	States Bank						Volu	ntary Petition
Name of Debtor (if individual, enter Last, First		or mana.		of Joint De	ebtor (Spouse) (Last, First	. Middle):	
Heimann, Timothy Joseph	,,			imann, C	_	, , , , , , , , , , , , , , , , , , , ,	,,	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the I		in the last 8 y	vears
Last four digits of Soc. Sec. or Individual-Taxpe (if more than one, state all)	ayer I.D. (ITIN) No./	Complete E	(if mor	our digits one, see than one, see	tate all)	r Individual-	Taxpayer I.D	(ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City,	and State):		Street	Address of	Joint Debtor	*	reet, City, and	l State):
105 Hughes Pond Circle Madison, AL				5 Hughe: dison, A	s Pond Ciı L	rcle		
	Г	ZIP Code 35758		, , , ,	. _			ZIP Code 35758
County of Residence or of the Principal Place o		33736		y of Reside	ence or of the	Principal Pl	ace of Busine	
Mailing Address of Debtor (if different from str	eet address):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street	address):
	Г	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			.					l l
Type of Debtor		of Business			•	-	otcy Code U	
(Form of Organization) (Check one box)	☐ Health Care Bu	k one box) isiness		☐ Chapt		Petition is Fi	iled (Check o	ne box)
Individual (includes Joint Debtors)	☐ Single Asset R in 11 U.S.C. §		defined	☐ Chapt	er 9			ition for Recognition ain Proceeding
See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP)	☐ Railroad ☐ Stockbroker			Chapt Chapt	er 12	□ C	hapter 15 Pet	ition for Recognition
☐ Partnership	☐ Commodity Br☐ Clearing Bank	oker		☐ Chapt	er 13	of	a Foreign No	onmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other						e of Debts k one box)	
	(Check box	empt Entity x, if applicable	e)		are primarily co	onsumer debts		☐ Debts are primarily
	Debtor is a tax under Title 26 Code (the Inter	of the Unite	d States	"incurr	I in 11 U.S.C. § red by an indivi- onal, family, or	idual primarily		business debts.
Filing Fee (Check or	ne box)			one box:		Chapter 11		1 H.C.C. 8 101/C1D)
Full Filing Fee attached Filing Fee to be paid in installments (application)	able to individuals or	alv) Muet		Debtor is				1 U.S.C. § 101(51D). in 11 U.S.C. § 101(51D).
attach signed application for the court's consist unable to pay fee except in installments. I	sideration certifying	that the debt		Debtor's				ots (excluding debts owed
☐ Filing Fee waiver requested (applicable to c	hapter 7 individuals	only). Must	_ I	to insiders		are less that	n \$2,190,000.	·
attach signed application for the court's con-	sideration. See Officia	l Form 3B.		A plan is Acceptant	being filed w ces of the pla	n were solici		n from one or more C. § 1126(b).
Statistical/Administrative Information Debtor estimates that funds will be available	for distribution to u	nsecured or	editors			THIS	S SPACE IS FO	R COURT USE ONLY
Debtor estimates that, after any exempt prop there will be no funds available for distribut	erty is excluded and	administrat		es paid,				
Estimated Number of Creditors]		
1- 50- 100- 200- 49 99 199 999	1,000- 5,000 5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets								
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 to \$10 million \$10,000,001 to \$50 million		\$100,000,001 to \$500 million					
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Heimann, Timothy Joseph Heimann, Cynthia (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: 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.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., 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. X /s/ Michael E. Lee **December 11, 2009** Signature of Attorney for Debtor(s) (Date) Michael E. Lee ASB-6321-E66M 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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

П

after the filing of the petition.

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

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

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

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

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

X /s/ Timothy Joseph Heimann

Signature of Debtor Timothy Joseph Heimann

X /s/ Cynthia Heimann

Signature of Joint Debtor Cynthia Heimann

Telephone Number (If not represented by attorney)

December 11, 2009

Date

Signature of Attorney*

X /s/ Michael E. Lee

Signature of Attorney for Debtor(s)

Michael E. Lee ASB-6321-E66M

Printed Name of Attorney for Debtor(s)

Michael E. Lee, Attorney At Law

Firm Name

200 Westside Square, Suite 803 Huntsville, AL 35801-4816

Address

Email: mikeelee@bellsouth.net

(256) 536-8213 Fax: (256) 536-8262

Telephone Number

December 11, 2009

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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

(Check only one box.)

Name of Debtor(s):

Heimann, Cynthia

Heimann, Timothy Joseph

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
- 1	А
_	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

₹	7	

Date

Address

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

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

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

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

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

United States Bankruptcy Court Northern District of Alabama

	Timothy Joseph Heimann			
In re	Cynthia Heimann		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.

counseling agency approved by the United States trustee or bankruptcy administrator that outlined the

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit

11	unseling and assisted me in performing a related budget analysis, and I have ing the services provided to me. Attach a copy of the certificate and a copy ed through the agency.
counseling agency approved by the U opportunities for available credit counot have a certificate from the agency certificate from the agency describin	efore the filing of my bankruptcy case, I received a briefing from a credit United States trustee or bankruptcy administrator that outlined the anseling and assisted me in performing a related budget analysis, but I do by describing the services provided to me. You must file a copy of a lag the services provided to you and a copy of any debt repayment planter than 14 days after your bankruptcy case is filed.
obtain the services during the seven	d credit counseling services from an approved agency but was unable to days from the time I made my request, and the following exigent iver of the credit counseling requirement so I can file my bankruptcy case nees here.]

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

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Timothy Joseph Heimann Timothy Joseph Heimann
Date: December 11, 2009

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

United States Bankruptcy Court Northern District of Alabama

	Timothy Joseph Heimann			
In re	Cynthia Heimann		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.

counseling agency approved by the United States trustee or bankruptcy administrator that outlined the

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit

11	unseling and assisted me in performing a related budget analysis, and I have ing the services provided to me. Attach a copy of the certificate and a copy ed through the agency.
counseling agency approved by the U opportunities for available credit counot have a certificate from the agency certificate from the agency describin	efore the filing of my bankruptcy case, I received a briefing from a credit United States trustee or bankruptcy administrator that outlined the anseling and assisted me in performing a related budget analysis, but I do by describing the services provided to me. You must file a copy of a lag the services provided to you and a copy of any debt repayment planter than 14 days after your bankruptcy case is filed.
obtain the services during the seven	d credit counseling services from an approved agency but was unable to days from the time I made my request, and the following exigent iver of the credit counseling requirement so I can file my bankruptcy case nees 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.

<u> •</u>	unseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination 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 rea	alizing 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
The state of the s	in a credit counseling briefing in person, by telephone, or
through the Internet.);	in a create counseling offering in person, by telephone, of
☐ Active military duty in a military	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	y administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
a	
Signature of Debtor:	
	Cynthia Heimann
Date: December 11, 2	2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Northern District of Alabama

In re	Timothy Joseph Heimann Cynthia Heimann		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]
AMOCO Federal Credit Union	AMOCO Federal Credit Union	2004 BMW 745Li		22,716.47
P.O. Box 889	P.O. Box 889			
Texas City, TX 77592-0889	Texas City, TX 77592-0889			(22,000.00 secured)
Bank of America	Bank of America	Unsecured		11,897.16
P.O. Box 851001	P.O. Box 851001			
Dallas, TX 75285-1001	Dallas, TX 75285-1001			
Bluestone Law, Ltd.	Bluestone Law, Ltd.	Unsecured		284,957.62
P.O. Box 42542	P.O. Box 42542			
Washington, DC 20015-0542	Washington, DC 20015-0542			
GE Money Bank	GE Money Bank	Unsecured		870.29
P.O. Box 960061	P.O. Box 960061			
Orlando, FL 32896-0061	Orlando, FL 32896-0061			
Gravestate Makelaardij BV	Gravestate Makelaardij BV	Unsecured		2,677.50
Gravestraat 2	Gravestraat 2			
2242 HX, WASSENAAR	2242 HX, WASSENAAR			
NETHERLANDS	NETHERLANDS			
Home Depot Credit Services	Home Depot Credit Services	Unsecured		2,165.36
P.O. Box 689100	P.O. Box 689100			
Des Moines, IA 50368-9100	Des Moines, IA 50368-9100			
HSBC Card Services / Sears	HSBC Card Services / Sears	Unsecured		3,251.60
P.O. Box 5222	P.O. Box 5222			
Carol Stream, IL 60197-5222	Carol Stream, IL 60197-5222			
Kohl's Payment Center	Kohl's Payment Center	Unsecured		26.12
P.O. Box 2983	P.O. Box 2983			
Milwaukee, WI 53201-2983	Milwaukee, WI 53201-2983			
Krediet Direct	Krediet Direct	Unsecured		68,734.50
Kuifmees 50 3435 RG	Kuifmees 50 3435 RG			
NIEUWEGEIN	NIEUWEGEIN			
NETHERLANDS	NETHERLANDS			
Lowe's	Lowe's	Unsecured		563.24
P.O. Box 530914	P.O. Box 530914			
Atlanta, GA 30353-0914	Atlanta, GA 30353-0914			

B4 (Offi	cial Form 4) (12/07) - Cont.
	Timothy Joseph Heimann
In re	Cynthia Heimann

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]
Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35814	Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35814	Unsecured		17,437.00
Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35814	Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35814	Unsecured		5,171.61
Regions Consumer Loan Processing P.O. Box 2224 Birmingham, AL 35246-0026	Regions Consumer Loan Processing P.O. Box 2224 Birmingham, AL 35246-0026	2006 Mazda Tribute		5,089.56 (5,000.00 secured)

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

We, **Timothy Joseph Heimann** and **Cynthia Heimann**, 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	December 11, 2009	Signature	/s/ Timothy Joseph Heimann	
			Timothy Joseph Heimann	
			Debtor	
Date	December 11, 2009	Signature	/s/ Cynthia Heimann	
			Cynthia Heimann	
			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.

United States Bankruptcy Court Northern District of Alabama

In re	Timothy Joseph Heimann,	Case No		
	Cynthia Heimann			
		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	320,711.24		
B - Personal Property	Yes	3	33,040.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		338,517.27	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		397,752.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,672.15
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,037.77
Total Number of Sheets of ALL Schedu	ıles	15			
	To	otal Assets	353,751.24		
			Total Liabilities	736,269.27	

United States Bankruptcy Court Northern District of Alabama

Timothy Joseph Heimann,		Case No.	
Cynthia Heimann	ebtors ,	Chapter	11
D	eotors	енирия	•
STATISTICAL SUMMARY OF CERTAIN LIA	BILITIES AND R	ELATED DA	TA (28 U.S.
you are an individual debtor whose debts are primarily consumer decase under chapter 7, 11 or 13, you must report all information reque	ots, as defined in § 101(8) sted below.	of the Bankruptcy	Code (11 U.S.C.§
☐ Check this box if you are an individual debtor whose debts are I report any information here.	NOT primarily consumer d	ebts. You are not re	equired to
nis information is for statistical purposes only under 28 U.S.C. §			
mmarize the following types of liabilities, as reported in the Sch	edules, and total them.	_	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)	0.00	o l	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00	o l	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00	o l	
Student Loan Obligations (from Schedule F)	0.00		
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00		
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00	D	
TOTAL	0.00	o l	
State the following:			
Average Income (from Schedule I, Line 16)	5,672.1	5	
Average Expenses (from Schedule J, Line 18)	5,037.77	7	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,143.94	1	
State the following:			
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			806.03
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			0.00
4. Total from Schedule F			397,752.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			308 558 03

•	
In	re

Timothy Joseph Heimann, Cynthia Heimann

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.

ce located at 105 Hughes Pond Circle, , Madison County, Alabama		J	320,711.24	310,711.24
 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

Sub-Total > **320,711.24** (Total of this page)

Total > **320,711.24**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re	Timothy Joseph Heimann,
	Cvnthia Heimann

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	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
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Account with JSC Federal Credit Union	J	40.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings	J	5,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
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.	X			
10.	Annuities. Itemize and name each issuer.	X			

 $Sub\mbox{-}Total > \mbox{\bf 5,540.00} \label{eq:condition}$ (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

In re	Timothy Joseph Heimann
	Cynthia Heimann

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O Description and Location of Proper E	-	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Interest in 5 acres in East Texas, 3 life estate	es	н	500.00
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
				Sub-Tota	al > 500.00
			(Total o	of this page)	

Sheet __1__ of __2__ continuation sheets attached to the Schedule of Personal Property

In re	Timothy Joseph Heimann
	Cynthia Heimann

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property		N O Description and Location of Property E		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption	
22.	Patents, copyrights, and other intellectual property. Give particulars.	х				
23.	Licenses, franchises, and other general intangibles. Give particulars.	X				
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	004 BMW 745Li	J	22,000.00	
	other vehicles and accessories.	20	006 Mazda Tribute	J	5,000.00	
26.	Boats, motors, and accessories.	X				
27.	Aircraft and accessories.	X				
28.	Office equipment, furnishings, and supplies.	X				
29.	Machinery, fixtures, equipment, and supplies used in business.	X				
30.	Inventory.	X				
31.	Animals.	X				
32.	Crops - growing or harvested. Give particulars.	X				
33.	Farming equipment and implements.	X				
34.	Farm supplies, chemicals, and feed.	X				
35.	Other personal property of any kind not already listed. Itemize.	X				

Sub-Total > (Total of this page)

Total > **33,040.00**

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

27,000.00

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	n	100

Timothy Joseph Heimann, Cynthia Heimann

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence located at 105 Hughes Pond Circle, Madison, Madison County, Alabama	Ala. Code §§ 6-10-2, 6-10-3, 6-10-4; Const. Art. X, § 205	10,000.00	320,711.24
Checking, Savings, or Other Financial Accounts, C Account with JSC Federal Credit Union	ertificates of <u>Deposit</u> Ala. Code § 6-10-6	40.00	40.00
Household Goods and Furnishings Miscellaneous household goods and furnishings	Ala. Code § 6-10-6	4,460.00	5,500.00
Equitable or Future Interests, Life Estates, etc. Interest in 5 acres in East Texas, 3 life estates	Ala. Code § 6-10-6	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 BMW 745Li	Ala. Code § 6-10-6	0.00	22,000.00
2006 Mazda Tribute	Ala. Code § 6-10-6	0.00	5,000.00

Total: 15,000.00 353,751.24

Timothy Joseph Heimann, In re Cynthia Heimann

Case No.	

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 "Unsecured Portion" on the Statistical 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.)	CODEBTOR	C Hu	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLNGEN	DZLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0001145140			2004 BMW 745Li		DATED			
AMOCO Federal Credit Union P.O. Box 889 Texas City, TX 77592-0889		н			ט			
	╀	-	Value \$ 22,000.00	Н			22,716.47	716.47
Account No. 001/716/00009003302168 Regions Consumer Loan Processing P.O. Box 2224 Birmingham, AL 35246-0026		н	2006 Mazda Tribute					
			Value \$ 5,000.00				5,089.56	89.56
Account No. 021368077 Wells Fargo Mortgage P.O. Box 660455 Dallas, TX 75266-0455		J	Mortgage Residence located at 105 Hughes Pond Circle, Madison, Madison County, Alabama Value \$ 320,711.24				310,711.24	0.00
Account No.			Value \$	-			·	
continuation sheets attached			Subtotal (Total of this page)				338,517.27	806.03
	Total (Report on Summary of Schedules)						338,517.27	806.03

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Timothy Joseph Heimann, Cynthia Heimann

Case No.

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 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.

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 relation 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. § 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 \$10,950* 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 busine 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 \$5,400* 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 \$2,425* 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. 8 507(a)(10)

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Timothy Joseph Heimann,		Case No.	
	Cynthia Heimann			
		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.

<u> </u>			•				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 5401-2657-3801-3013	CODEBTOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDAH	DISPUTED	 AMOUNT OF CLAIM
Bank of America P.O. Box 851001 Dallas, TX 75285-1001		Н	Offisecured		E D		11,897.16
Account No. 440925800 Bluestone Law, Ltd. P.O. Box 42542 Washington, DC 20015-0542		٧	Unsecured				284,957.62
Account No. 6019190809007904 GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061		н	Unsecured				870.29
Account No. Gravestate Makelaardij BV Gravestraat 2 2242 HX, WASSENAAR NETHERLANDS		J	Unsecured				2,677.50
_2 _ continuation sheets attached			S (Total of ti	Subt			300,402.57

In re	Timothy Joseph Heimann,	Case No.
	Cynthia Heimann	

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

Account No. 6035320313736702		_	_		_		_	
Account No. 6035320313736702 Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100 Lunsecured Hunsecured Unsecured Account No. 044-8812-511 Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201-2983 Milwaukee, WI 53201-2983 Unsecured Fig. 6 68,734.50 68,734.50 Account No. 81924012445375 Lowe's Description Account No. 81924012445375 Lowe's Description Unsecured Unsecured Unsecured Shect no. 1_ of _2_ sheets attached to Schedule of		000	l i	sband, Wife, Joint, or Community	- 6	N	I D	
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Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100 Account No. 5213-3101-9236-5620 HSBC Card Services / Sears P.O. Box 5222 Carol Stream, IL 60197-5222 W Unsecured W Unsecured J Unsecured Account No. 044-8812-511 Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201-2983 Milwaukee, WI 53201-2983 Account No. 551044 Krediet Direct Kuifmees 50 3435 RG NIEUWEGEN NETHERLANDS Account No. 81924012445375 Lowe's Account No. 81924012445375 Lowe's Account No. 81924012445375 Lowe's Account No. 81924012445375 Lowe's Sheet no. 1 of 2 sheets attached to Schedule of Subtotal Tatalogs Tatalogs	Account No. 6035320313736702	T		Unsecured	7 7	TE		
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Kuifmees 50 3435 RG J 68,734.50 Account No. 81924012445375 Unsecured 68,734.50 Lowe's P.O. Box 530914 Atlanta, GA 30353-0914 H H 563.24 Sheet no. 1 of 2 sheets attached to Schedule of Subtotal 74,740.93	Account No. 551044			Unsecured				
Kuifmees 50 3435 RG J 68,734.50 Account No. 81924012445375 Unsecured 68,734.50 Lowe's P.O. Box 530914 Atlanta, GA 30353-0914 H H 563.24 Sheet no. 1 of 2 sheets attached to Schedule of Subtotal 74,740.93	Krediet Direct							
NETHERLANDS Account No. 81924012445375 Lowe's P.O. Box 530914 Atlanta, GA 30353-0914 Sheet no. 1 of 2 sheets attached to Schedule of			J					
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P.O. Box 530914 Atlanta, GA 30353-0914 Sheet no1 of _2 sheets attached to Schedule of	Account No. 81924012445375			Unsecured	\dagger			
P.O. Box 530914 Atlanta, GA 30353-0914 Sheet no1 of _2 sheets attached to Schedule of		1						
Atlanta, GA 30353-0914 563.24 Sheet no1 of _2 sheets attached to Schedule of Subtotal 74.740.82								
Sheet no. 1 of 2 sheets attached to Schedule of Subtotal			Н					
Sheet no. 1 of 2 sheets attached to Schedule of Subtotal	Atlanta, GA 30353-0914							
Sheet no. 1 of 2 sheets attached to Schedule of Subtotal								E62.04
1 74 740 92								563.24
Creditors Holding Unsecured Nonpriority Claims (Total of this page)								74 740 92
	Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	74,740.02

In re	Timothy Joseph Heimann,	Case No.
	Cynthia Heimann	

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 805729xxxx Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35814	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Unsecured	l G	LIQ	5	- 1	AMOUNT OF CLAIM
Truntsville, AL 33014								17,437.00
Account No. xxxx-xx00-0033-4838 Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35814		J	Unsecured					
				L	L	L	1	5,171.61
Account No.								
Account No.								
Account No.								
Sheet no. _2 of _2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			\int	22,608.61
			(Report on Summary of Sc	Т	Γota	al	Ī	397,752.00

- 1	n	TO.
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Timothy Joseph Heimann, Cynthia Heimann

Case No.

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.

In re	Timothy Joseph Heimann,		Cas
	Cynthia Heimann		
-		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

	Timothy Joseph Heimann
In re	Cynthia Heimann

(Case	N	o.
٠,	_asc	ΤN	v.

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	F DEBTOR AND S	POUSE		
Beeter's Martar Status.	RELATIONSHIP(S):	AGE(S):			
Married	Son	8			
Employment:	DEBTOR	l	SPOUSE		
Occupation	Engineer				
Name of Employer	Bastion Technologies, Inc.	Homemaker			
How long employed	1 year, 7 months				
Address of Employer	17625 El Camino Real, Suite 330 Houston, TX 77058-3052				
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$ _	8,143.94	\$	0.00
2. Estimate monthly overtime		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	8,143.94	\$	0.00
4. LESS PAYROLL DEDUCTION	ONS				
a. Payroll taxes and social		\$	1,564.02	\$	0.00
b. Insurance	•	\$	663.59	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify): 4	01K Contribution	\$	244.18	\$	0.00
_		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$_	2,471.79	\$	0.00
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	5,672.15	\$	0.00
7. Regular income from operatio	n of business or profession or farm (Attach detailed staten	nent) \$_	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$ _	0.00	\$	0.00
dependents listed above	pport payments payable to the debtor for the debtor's use of	or that of \$ _	0.00	\$	0.00
11. Social security or government (Specify):	at assistance	\$	0.00	\$	0.00
(Speeny).			0.00	\$ 	0.00
12. Pension or retirement income		<u> </u>	0.00	\$	0.00
13. Other monthly income		· -			
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$_	5,672.15	\$	0.00
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from line 1	5)	\$	5,672.1	15

(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:

Timothy Joseph Heimanr
Cynthia Heimann

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 debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,908.00
a. Are real estate taxes included? Yes X No		•
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	65.00
c. Telephone	\$	95.00
d. Other See Detailed Expense Attachment	\$	230.00
3. Home maintenance (repairs and upkeep)	\$	121.00
4. Food	\$	626.00
5. Clothing	\$	209.00
6. Laundry and dry cleaning	\$	92.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	90.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	160.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	141.77
b. Other Auto	\$	500.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,037.77
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:20. STATEMENT OF MONTHLY NET INCOME	_	
	\$	5,672.15
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	\$ 	5,037.77
c. Monthly net income (a. minus b.)	φ \$	634.38
	Ψ	

B6J (Official Form 6J) (12/07)	
Timothy Joseph	Heiman

In re	re Cynthia Heimann		Case No.	
		Debtor(s)	_	

$\frac{SCHEDULE\ J\text{ - }CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}{Detailed\ Expense\ Attachment}$

Other Utility Expenditures:

Phone & Internet	\$ 85.00
Satellite	\$ 120.00
School Activities	\$ 25.00
Total Other Utility Expenditures	\$ 230.00

United States Bankruptcy Court Northern District of Alabama

In re	Timothy Joseph Heimann		Casa Na	
m re	Cynthia Heimann		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 that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.			
Date	December 11, 2009	Signature	/s/ Timothy Joseph Heimann Timothy Joseph Heimann Debtor	
Date	December 11, 2009	Signature	/s/ Cynthia Heimann Cynthia Heimann 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.

Timothy Joseph Heimann

United States Bankruptcy Court Northern District of Alabama

In re	Cynthia Heimann		Case No.	
	•	Debtor(s)	Chapter	11
		MENT OF FINANCIAL AFFA		
not a joi propriet activitie name ar	This statement is to be completed by every delouses is combined. If the case is filed under charnt petition is filed, unless the spouses are separator, partner, family farmer, or self-employed profests as well as the individual's personal affairs. To deaddress of the child's parent or guardian, such § 112; Fed. R. Bankr. P. 1007(m).	oter 12 or chapter 13, a married debtor must ated and a joint petition is not filed. An ind fessional, should provide the information residuate payments, transfers and the like to	st furnish informa dividual debtor er requested on this to minor children	ation for both spouses whether or ngaged in business as a sole statement concerning all such , state the child's initials and the

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None	
П	

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
\$27,923.00	2006 - Income
\$170,508.00	2007 - Income
\$133,822.00	2008 - Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

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 creditor 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 **AMOCO Federal Credit Union** P.O. Box 889 Texas City, TX 77592-0889

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

\$500.00

\$22,716.47

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 \$5,475. 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 creditor 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.)

> DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF

AMOUNT STILL 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

NAME AND ADDRESS OF CREDITOR

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

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

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

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately None 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 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 Roof, \$13,000.00

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Hail and Storm Damages

05/2009

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

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

S. Mitchell Howie 107 Northside Square Huntsville, AL 35801

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

NAME AND ADDRESS OF PAYEE

Michael E. Lee 200 Westside Square Suite 803 Huntsville, AL 35801

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, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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 DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

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

NAME AND ADDRESS OF INSTITUTION

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

AMOUNT AND DATE OF SALE OR CLOSING

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

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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
Holland - Rijkssttaatweg 240 2241 BX,
Wassenaar, The Netherlands

NAME USED
Timothy Heimann and Cynthia Heimann

DATES OF OCCUPANCY

2002 - 2006

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:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

LAW

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

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

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

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

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

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

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

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

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

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

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.

NAME

NAME ADDRESS

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.

NAME ADDRESS

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 d

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

TITLE

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	December 11, 2009	Signature	/s/ Timothy Joseph Heimann	
		-	Timothy Joseph Heimann	
			Debtor	
Date	December 11, 2009	Signature	/s/ Cynthia Heimann	
		C	Cynthia Heimann	
			Ioint 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 Northern District of Alabama

In re	Timothy Joseph Heimann Cynthia Heimann			Case No.		
			Debtor(s)	Chapter	11	
	DISCLOSURE OF C	OMPENS	ATION OF ATTOR	NEY FOR DI	EBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Bank ompensation paid to me within one year before rendered on behalf of the debtor(s) in conte	ore the filing	of the petition in bankruptcy,	or agreed to be pai	d to me, for services rendered	
	For legal services, I have agreed to accep	t		\$	0.00	
	Prior to the filing of this statement I have				0.00	
	Balance Due			. \$	0.00	
2. T	The source of the compensation paid to me wa	ıs:				
	☐ Debtor ☐ Other (specify):		is to be paid at the rate on the amount of \$3,961.00		ur. Debtors have remitte	ed a
3. T	The source of compensation to be paid to me	s:				
	Debtor		Other (specify):			
4. I	I have not agreed to share the above-d firm.	isclosed comp	pensation with any other person	on unless they are n	nembers and associates of my	law
[☐ I have agreed to share the above-disclosed copy of the agreement, together with a list					. A
5. I	n return for the above-disclosed fee, I have a	greed to rende	er legal service for all aspects	of the bankruptcy of	ase, including:	
b c	 Analysis of the debtor's financial situation, Preparation and filing of any petition, sche Representation of the debtor at the meeting [Other provisions as needed] Negotiations with secured cred reaffirmation agreements and a 522(f)(2)(A) for avoidance of lie 	dules, statemer g of creditors litors to red applications	ent of affairs and plan which r and confirmation hearing, and uce to market value; exer as needed; preparation a	nay be required; any adjourned hea mption planning	rings thereof;	
6. E	By agreement with the debtor(s), the above-di Representation of the debtors i any other adversary proceeding	n any disch	pes not include the following sargeability actions, judici	ervice: ial lien avoidanc	es, relief from stay action	ns or
		(CERTIFICATION			
	certify that the foregoing is a complete stater ankruptcy proceeding.	nent of any ag	greement or arrangement for p	ayment to me for re	epresentation of the debtor(s)	in
Dated	: December 11, 2009		/s/ Michael E. Lee			
			Michael E. Lee ASI			
			Michael E. Lee, Att 200 Westside Squa			
			Huntsville, AL 3580			
			(256) 536-8213 Fa	x: (256) 536-826	2	
			mikeelee@bellsou	th.net		

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 NORTHERN 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 before 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)

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 http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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 Northern District of Alabama

In re	Timothy Joseph Heimann Cynthia Heimann		Case No.		
		Debtor(s)	Chapter	11	
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE					
	Cert	ification of Debtor			
Code.	I (We), the debtor(s), affirm that I (we) have received	ved and read the attached	notice, as required	by § 342(b) of the Bankruptcy	

Timothy Joseph Heimann Cynthia Heimann	X /s/ Timothy Joseph Heimann	December 11, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Cynthia Heimann	December 11, 2009
	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.

United States Bankruptcy Court Northern District of Alabama

In re	Timothy Joseph Heimann Cynthia Heimann		Case No.	
		Debtor(s)	Chapter	11
	ove-named Debtors hereby verify t	IFICATION OF CREDITOR IN that the attached list of creditors is true and con		of their knowledge.
Date:	December 11, 2009	/s/ Timothy Joseph Heimann		
		Timothy Joseph Heimann		
		Signature of Debtor		
Date:	December 11, 2009	/s/ Cynthia Heimann		
		Cynthia Heimann		

Signature of Debtor

AMOCO Federal Credit Union P.O. Box 889 Texas City, TX 77592-0889 Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201-2983

Regions Consumer Loan Processing P.O. Box 2224 Birmingham, AL 35246-0026 Krediet Direct Kuifmees 50 3435 RG NIEUWEGEIN NETHERLANDS

Wells Fargo Mortgage P.O. Box 660455 Dallas, TX 75266-0455 Lowe's P.O. Box 530914 Atlanta, GA 30353-0914

Bank of America P.O. Box 851001 Dallas, TX 75285-1001 Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35814

Bluestone Law, Ltd. P.O. Box 42542 Washington, DC 20015-0542

GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061

Gravestate Makelaardij BV Gravestraat 2 2242 HX, WASSENAAR NETHERLANDS

Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100

HSBC Card Services / Sears P.O. Box 5222 Carol Stream, IL 60197-5222

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

In re	Timothy Joseph Heimann Cynthia Heimann		
	Debtor(s)		
Case N	Jumber:		
	(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 CURREN	T MONTHLY INC	OM	IE		
1	Marital/filing status. Check the box that applies and complete the balance of this part of this stat a. 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 2-1					
c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ('All figures must reflect average monthly income received from all sources, derived during the six 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.					') fo	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	8,143.94	\$	0.00
3	Net income from the operation of a business, profession, or farm. Sub and enter the difference in the appropriate column(s) of Line 3. If more profession or farm, enter aggregate numbers and provide details on an att number less than zero. Debtor a. Gross receipts \$ 0.00 b. Ordinary and necessary business expenses \$ 0.00	han one business achment. Do not enter a Spouse \$ 0.00 \$ 0.00			•	
4	C. Business income Subtract Line b from Net Rental and other real property income. Subtract Line b from Line difference in the appropriate column(s) of Line 4. Do not enter a number better a number between the column of the colu	a and enter the less than zero. Spouse \$ 0.00	\$	0.00	3	0.00
	c. Rent and other real property income Subtract Line b from		\$	0.00	\$	0.00
5	5 Interest, dividends, and royalties.					0.00
6	Pension and retirement income.		\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household					0.00
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					0.00
9	Income from all other sources. Specify source and amount. If necessar on a separate page. Total and enter on Line 9. Do not include alimony opayments paid by your spouse if Column B is completed, but include alimony or separate maintenance. Do not include any benefits receive Security Act or payments received as a victim of a war crime, crime again victim of international or domestic terrorism. Debtor a. Debtor	r separate maintenance all other payments of d under the Social	\$	0.00	\$	0.00

10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).			nn B is	8,143.94	\$ 0.00
Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						8,143.94
		Part II	. VERIFICATION			
12	I declare under penalt must sign.) Date:	y of perjury that the information pro December 11, 2009		rue and correct. (If /s/ Timothy Joseph (Debto	eph Heimanr h Heimann	
	Date:	December 11, 2009	Signature	/s/ Cynthia Heimar Cynthia Heimar (Joint		

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Timothy Joseph Heimann	December 11, 2009	/s/ Cynthia Heimann	December 11, 2009
Debtor's Signature	Date	Joint Debtor's Signature	Date