

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

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.

Chapter 13: 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.

**United States Bankruptcy Court
Northern District of Alabama, Eastern Division**

IN RE:

Case No. _____

Rains, Billy Michael & Rains, Bonnie Carver

Chapter **11**

Debtor(s)

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

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

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

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

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

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Rains, Billy Michael & Rains, Bonnie Carver
Printed Name(s) of Debtor(s)

X /s/ Mike Rains
Signature of Debtor

1/19/2010
Date

Case No. (if known) _____

X /s/ Bonnie C. Rains
Signature of Joint Debtor (if any)

1/19/2010
Date

Instructions: Attach a copy of Form B 201A, 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.

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

In re: Rains, Billy Michael & Rains, Bonnie Carver
Debtor(s)

Case Number: _____
(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 MONTHLY INCOME

| | | | | | | | | | | | | |
|---|---|---|---|-----------------|----|---|----|----|-----------------|-----------------------------|----|----|
| 1 | <p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A (“Debtor’s Income”) for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A (“Debtor’s Income”) for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A (“Debtor’s Income”) and Column B (“Spouse’s Income”) for Lines 2-10.</p> <p>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.</p> | Column A Debtor’s Income | Column B Spouse’s Income | | | | | | | | | |
| 2 | Gross wages, salary, tips, bonuses, overtime, commissions. | \$ 8,894.79 | \$ 2,696.48 | | | | | | | | | |
| 3 | <p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross receipts</td> <td style="width:30%; text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Business income</td> <td style="text-align:right;">Subtract Line b from Line a</td> </tr> </table> | a. | Gross receipts | \$ | b. | Ordinary and necessary business expenses | \$ | c. | Business income | Subtract Line b from Line a | \$ | \$ |
| a. | Gross receipts | \$ | | | | | | | | | | |
| b. | Ordinary and necessary business expenses | \$ | | | | | | | | | | |
| c. | Business income | Subtract Line b from Line a | | | | | | | | | | |
| 4 | <p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross receipts</td> <td style="width:30%; text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Rental income</td> <td style="text-align:right;">Subtract Line b from Line a</td> </tr> </table> | a. | Gross receipts | \$ | b. | Ordinary and necessary operating expenses | \$ | c. | Rental income | Subtract Line b from Line a | \$ | \$ |
| a. | Gross receipts | \$ | | | | | | | | | | |
| b. | Ordinary and necessary operating expenses | \$ | | | | | | | | | | |
| c. | Rental income | Subtract Line b from Line a | | | | | | | | | | |
| 5 | Interest, dividends, and royalties. | \$ | \$ | | | | | | | | | |
| 6 | Pension and retirement income. | \$ | \$ | | | | | | | | | |
| 7 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor’s dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor’s spouse if Column B is completed. | \$ | \$ | | | | | | | | | |
| 8 | <p>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 a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:30%;">Debtor \$ _____</td> <td style="width:35%;">Spouse \$ _____</td> </tr> </table> | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ _____ | Spouse \$ _____ | \$ | \$ | | | | | | |
| Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ _____ | Spouse \$ _____ | | | | | | | | | | |

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

| | | | | |
|----|--|--|---------------------|--------------------|
| 9 | Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. | | | |
| | a. | | \$ | |
| | b. | | \$ | |
| 10 | Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). | | \$ 8,894.79 | \$ 2,696.48 |
| 11 | 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. | | \$ 11,591.27 | |

Part II. VERIFICATION

| | | |
|----|--|--|
| 12 | I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i> | |
| | Date: <u>January 19, 2010</u> | Signature: <u>/s/ Mike Rains</u> <small>(Debtor)</small> |
| | Date: <u>January 19, 2010</u> | Signature: <u>/s/ Bonnie C. Rains</u> <small>(Joint Debtor, if any)</small> |

| United States Bankruptcy Court Northern District of Alabama, Eastern Division | | Voluntary Petition |
|--|---|---|
| Name of Debtor (if individual, enter Last, First, Middle): Rains, Billy Michael | | Name of Joint Debtor (Spouse) (Last, First, Middle): Rains, Bonnie Carver |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Mike Rains B Michael Rains | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Bonnie Kathryn Rains |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7136 | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2016 |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 403 Baker Rd Boaz, AL <div style="text-align: right;">ZIPCODE 35956-3854</div> | | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 403 Baker Rd Boaz, AL <div style="text-align: right;">ZIPCODE 35956-3854</div> |
| County of Residence or of the Principal Place of Business: Etowah | | County of Residence or of the Principal Place of Business: Etowah |
| Mailing Address of Debtor (if different from street address) <div style="text-align: right;">ZIPCODE</div> | | Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIPCODE</div> |
| Location of Principal Assets of Business Debtor (if different from street address above): 403 Baker Rd, Boaz, AL <div style="text-align: right;">ZIPCODE 35956-3854</div> | | |
| <p style="text-align: center;">Type of Debtor (Form of Organization) (Check one box.)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | <p style="text-align: center;">Nature of Business (Check one box.)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <p style="text-align: center;">Tax-Exempt Entity (Check box, if applicable.)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | <p style="text-align: center;">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <p style="text-align: center;">Nature of Debts (Check one box.)</p> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts. |
| <p style="text-align: center;">Filing Fee (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | <p style="text-align: center;">Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p>Check if:</p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. <p>Check all applicable boxes:</p> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
| <p>Statistical/Administrative Information</p> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY |
| <p>Estimated Number of Creditors</p> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 | | |
| <p>Estimated Assets</p> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5 million <input type="checkbox"/> \$5 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |
| <p>Estimated Liabilities</p> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5 million <input type="checkbox"/> \$5 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |

| | |
|---|--|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | Name of Debtor(s): Rains, Billy Michael & Rains, Bonnie Carver |
|---|--|

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

| | | |
|-----------------------------------|--------------|-------------|
| Location Where Filed: None | Case Number: | Date Filed: |
|-----------------------------------|--------------|-------------|

| | | |
|-----------------------|--------------|-------------|
| Location Where Filed: | Case Number: | Date Filed: |
|-----------------------|--------------|-------------|

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

| | | |
|--------------------------------|--------------|-------------|
| Name of Debtor: None | Case Number: | Date Filed: |
|--------------------------------|--------------|-------------|

| | | |
|-----------|---------------|--------|
| District: | Relationship: | Judge: |
|-----------|---------------|--------|

| | |
|---|--|
| <p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> | <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: center;">X _____ Signature of Attorney for Debtor(s) Date</p> |
|---|--|

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 a 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 or lessor that obtained judgment)

 (Address of landlord or lessor)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

Voluntary Petition

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

Name of Debtor(s):

Rains, Billy Michael & Rains, Bonnie Carver

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 State 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.

/s/ Mike Rains
Signature of Debtor **Mike Rains**

/s/ Bonnie C. Rains
Signature of Joint Debtor **Bonnie C. Rains**

Telephone Number (If not represented by attorney)

January 19, 2010
Date

Signature of a Foreign Representative

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

(Check only **one** box.)

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

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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

/s/ Tameria S. Driskill
Signature of Attorney for Debtor(s)

**Tameria S. Driskill
Tameria S. Driskill, LLC
PO Box 8505
Gadsden, AL 35902
(256) 546-5591**

January 19, 2010
Date

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

Signature of Non-Attorney 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); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

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

Address

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

Date

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:

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.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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.

United States Bankruptcy Court
Northern District of Alabama, Eastern Division

IN RE:

Case No. _____

Rains, Billy Michael

Chapter 11

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
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.

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

[] 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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

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

[] 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/ Mike Rains

Date: January 19, 2010

United States Bankruptcy Court
Northern District of Alabama, Eastern Division

IN RE:

Case No. _____

Rains, Bonnie Carver

Chapter 11

Debtor(s)

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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

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

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/ Bonnie C. Rains

Date: January 19, 2010

**United States Bankruptcy Court
Northern District of Alabama, Eastern Division**

IN RE:

Case No. _____

Rains, Billy Michael & Rains, Bonnie CarverChapter **11**

Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

| (1) Name of creditor and complete mailing address including zip code | (2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted | (3) Nature of claim (trade debt, bank loan, government contract, etc.) | (4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff | (5) Amount of claim (if secured also state value of security) |
|--|--|---|---|--|
| Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001 | Hon. C. Howard Grisham PO Box 5585 Huntsville, AL 35814-5585 | Bank loan | | 5,162,533.00 |
| Community South Bank 625 S Gay St Ste 450 Knoxville, TN 37902-1646 | | Bank loan | | 1,348,000.00 |
| Citizens Bank & Trust 404 Gunter Ave Guntersville, AL 35976-1130 | | Bank loan | | 700,631.00 |
| Wendy McNeil | | | | 550,000.00 |
| Vendor Capital/Telerent Leasing PO Box 890115 Charlotte, NC 28289-0115 | | | | 459,003.00 |
| Lease Capital Inc. 2522 Valleydale Rd Ste 101 Birmingham, AL 35244-2701 | Davis Law Firm PC For Superior Bank 2315 Market PI SW Ste E Huntsville, AL 35801-5261 | Trade debt | | 192,762.00 |
| Regions/AmSouth North Building 2nd Birmingham, AL 35244 | (205) 326-5739 | Bank loan | | 425,430.00 Collateral: 300,486.00 Unsecured: 124,944.00 |
| LeaseSouth LLC PO Box 426 Huntsville, AL 35804-0426 | Progress Bank C/O Reynolds Reynolds & Duncan LLC PO Box 18605 Huntsville, AL 35804-3456 | Trade debt | | 90,107.31 |
| Financial Pacific Leasing 2455 344th Way Ste 300 Auburn, WA 98001-9546 | | Trade debt | | 53,378.40 |
| Pawnee Leasing Corp. 700 Central Avenue Fort Collins, CO 80526 | | Trade debt | | 49,572.00 |
| VALIC 2929 Allen Pkwy Houston, TX 77019-7100 | | | | 25,000.00 |
| Cap One PO Box 85520 Richmond, VA 23285-5520 | (800) 955-7070 | Trade debt | | 18,608.00 |

| | | | |
|--|----------------|------------|--|
| Bank Of America 201 N Tryon St Charlotte, NC 28202-2146 | (800) 215-6195 | Bank loan | 53,093.00 Collateral: 35,000.00 Unsecured: 18,093.00 |
| Regions Bank 720 39th St N Birmingham, AL 35222-1112 | (205) 326-5739 | Bank loan | 52,958.00 Collateral: 35,000.00 Unsecured: 17,958.00 |
| US Bank 425 Walnut St Cincinnati, OH 45202-3923 | (877) 457-3544 | Bank loan | 49,511.00 Collateral: 35,000.00 Unsecured: 14,511.00 |
| Ervin Leasing Company C/O Hooper Hathaway PC 126 S Main St Ann Arbor, MI 48104-1903 | | Trade debt | 11,326.50 |
| Redstone Federal Credit Union PO Box 5347 Huntsville, AL 35814-5347 | (256) 837-6110 | Bank loan | 10,966.00 |
| Farm Plan PO Box 650215 Dallas, TX 75265-0215 | | Trade debt | 7,834.00 |
| Superior Bank Operations Center Birmingham, AL 35203 | (256) 207-2320 | | 6,923.00 |
| Redstone Federal Credit Unon PO Box 5347 Huntsville, AL 35814-5347 | (256) 837-6110 | | 5,086.00 |

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: January 19, 2010 Signature /s/ Mike Rains
of Debtor **Mike Rains**

Date: January 19, 2010 Signature /s/ Bonnie C. Rains
of Joint Debtor **Bonnie C. Rains**
(if any)

**United States Bankruptcy Court
Northern District of Alabama, Eastern Division**

IN RE:

Case No. _____

Rains, Billy Michael & Rains, Bonnie Carver

Chapter 11

Debtor(s)

SUMMARY OF SCHEDULES

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

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------------|------------------------|------------------------|--------------|
| A - Real Property | Yes | 1 | \$ 581,428.00 | | |
| B - Personal Property | Yes | 3 | \$ 466,540.28 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 4 | | \$ 834,033.96 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | \$ 2,076.34 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 4 | | \$ 8,696,727.21 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 3 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | \$ 10,226.75 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | \$ 7,567.10 |
| TOTAL | | 23 | \$ 1,047,968.28 | \$ 9,532,837.51 | |

**United States Bankruptcy Court
Northern District of Alabama, Eastern Division**

IN RE:

Case No. _____

Rains, Billy Michael & Rains, Bonnie Carver

Chapter **11**

Debtor(s)

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

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

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

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

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

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

State the following:

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

State the following:

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

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a 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 the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|---|------------------------------------|---|-------------------------|
| 23 acre farm with barn | | J | 47,761.00 | 0.00 |
| Home located at 403 Baker Road, Boaz, AL | | J | 300,486.00 | 425,430.00 |
| House and 4.6 acres located at 1015 Chumley Road, Boaz, AL | | H | 128,154.00 | 66,791.00 |
| House and 4.8 acres located at 566 Baker Road, Boaz, AL | | J | 105,027.00 | 88,954.96 |

TOTAL 581,428.00

(Report also on Summary of Schedules)

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

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

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

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

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|--|--|
| 1. Cash on hand. | | Cash on hand | J | 1,000.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account with Wachovia Bank | J | 3,000.00 |
| | | Vitalmed, Inc. account | H | 882.19 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | Household goods and furnishings | J | 13,500.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Coins and other collectibles for grandchildren | J | 3,000.00 |
| 6. Wearing apparel. | | Wearing apparel | J | 1,450.00 |
| 7. Furs and jewelry. | | Jewelry | J | 11,500.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | 2 firearms | J | 550.00 |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issue. | | Lincoln ChoicePlus annuity | J | 7,568.83 |
| 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. | | Edward Jones retirement account | W | 29,007.11 |
| | | Edward Jones SEP plan | H | 9,373.59 |
| | | Fidelity retirement account | H | 11,921.00 |
| | | Anesthesia Rsources Management Inc. 401K profit sharing plan | | |
| | | VALIC retirement account | W | 70,221.91 |

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

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

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|--|--|
| 26. Boats, motors, and accessories. | | Pontoon boat and accessories | J | 8,500.00 |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | Office equipment, furnishings and supplies | J | 1,100.00 |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | Livestock owned jointly with debtor's mother | J | 2,500.00 |
| 32. Crops - growing or harvested. Give particulars. | | Harvested hay in barn | J | 4,650.00 |
| 33. Farming equipment and implements. | | Farming equipment and implements | J | 89,000.00 |
| 34. Farm supplies, chemicals, and feed. | | Farm supplies, chemicals and feed | J | 205.00 |
| 35. Other personal property of any kind not already listed. Itemize. | | 1 floating condominium | J | 35,000.00 |
| | | 1 floating condominium | J | 35,000.00 |
| | | 1 floating condominium | J | 35,000.00 |
| | | Farm tools, chain saw and weed eater | J | 550.00 |
| | | Mutual funds (Edward Jones account) | J | 29,014.84 |
| | | Mutual funds (outside Edward Jones) | J | 2,317.15 |
| TOTAL | | | | 466,540.28 |

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_____ 0 continuation sheets attached

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

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$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 EXEMPTIONS |
|--|--------------------------------------|----------------------------|--|
| <u>SCHEDULE A - REAL PROPERTY</u> | | | |
| Home located at 403 Baker Road, Boaz, AL | Ala. Code § 6-10-2, § 6-10-4 | 10,000.00 | 300,486.00 |
| <u>SCHEDULE B - PERSONAL PROPERTY</u> | | | |
| Household goods and furnishings | Ala. Code §§ 6-10-6, 6-10-126 | 6,000.00 | 13,500.00 |
| Wearing apparel | Ala. Code § 6-10-6 | 1,450.00 | 1,450.00 |
| Edward Jones retirement account | Ala. Code § 19-3-1 | 29,007.11 | 29,007.11 |
| Edward Jones SEP plan | Ala. Code § 19-3-1 | 9,373.59 | 9,373.59 |
| Fidelity retirement account | Ala. Code § 19-3-1 | 11,921.00 | 11,921.00 |
| Anesthesia Rsources Management Inc. 401K profit sharing plan | | | |
| VALIC retirement account | Ala. Code § 19-3-1 | 70,221.91 | 70,221.91 |

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

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

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

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| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|--|------------|--------------|----------|---|------------------------------|
| | | | | | | | |
| ACCOUNT NO. 2067 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065-6285 | J | Mortgage account opened 2/08 Mortgage on house and lot located at 1015 Chumley Road, Boaz, AL VALUE \$ 128,154.00 | | | | 66,791.00 | |
| ACCOUNT NO. Countrywide Home Lending Attn Bankruptcy PO Box 5170 Simi Valley, CA 93062-5170 | | Assignee or other notification for: Bac Home Loans Servicing VALUE \$ | | | | | |
| ACCOUNT NO. 8009 Bank Of America 201 N Tryon St Charlotte, NC 28202-2146 | H | Installment account opened 6/05 lien on floating condominium VALUE \$ 35,000.00 | | | | 53,093.00 | 18,093.00 |
| ACCOUNT NO. Bank Of America PO Box 15220 Wilmington, DE 19886-5220 | | Assignee or other notification for: Bank Of America VALUE \$ | | | | | |

3 continuation sheets attached

| | | |
|----------------------------------|----------------------|---------------------|
| Subtotal (Total of this page) | \$ 119,884.00 | \$ 18,093.00 |
| Total (Use only on last page) | \$ | \$ |

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

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)**

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|------------|--------------|----------|---|------------------------------|
| ACCOUNT NO. Bank Of America PO Box 26012 Greensboro, NC 27420-6012 | | Assignee or other notification for: Bank Of America VALUE \$ | | | | | |
| ACCOUNT NO. 0251 Hsbc/Yamaha 90 Christiana Rd New Castle, DE 19720-3118 | H | Revolving account opened 12/07 PMSI - farm loan lien on 4 wheeler VALUE \$ 8,500.00 | | | | 8,296.00 | |
| ACCOUNT NO. HSBC Retail Services Attn Bankruptcy PO Box 15522 Wilmington, DE 19850-5522 | | Assignee or other notification for: Hsbc/Yamaha VALUE \$ | | | | | |
| ACCOUNT NO. John Deere Credit PO Box 650215 Dallas, TX 75265-0215 | J | lien on farming equipment and implements VALUE \$ 89,000.00 | | | | 89,000.00 | |
| ACCOUNT NO. John Deere Credit PO Box 6600 Johnston, IA 50131-6600 | | Assignee or other notification for: John Deere Credit VALUE \$ | | | | | |
| ACCOUNT NO. 621 Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893 | J | 08/2008 business loan mortgage on house and lot located at 566 Baker Road, Boaz, AL and assignment of rents and leases VALUE \$ 105,027.00 | | | | 88,954.96 | |
| Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | Subtotal (Total of this page) \$ 186,250.96 | \$ |
| | | | | | | Total (Use only on last page) \$ | \$ |

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(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)**

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|--|----------------------------------|--------------|---|------------------------------|
| | | | | | | |
| ACCOUNT NO. 8396 Regions Bank 720 39th St N Birmingham, AL 35222-1112 | H | Installment account opened 6/05 lien on floating condominium VALUE \$ 35,000.00 | | | 52,958.00 | 17,958.00 |
| ACCOUNT NO. Regions Bank PO Box 2224 Birmingham, AL 35246-0001 | | Assignee or other notification for: Regions Bank VALUE \$ | | | | |
| ACCOUNT NO. Regions Bank PO Box 10063 Birmingham, AL 35202-0063 | | Assignee or other notification for: Regions Bank VALUE \$ | | | | |
| ACCOUNT NO. 0044 Regions/AmSouth North Building 2nd Birmingham, AL 35244 | H | 10/07 Home equity line mortgage on home located at 403 Baker Road, Boaz, AL VALUE \$ 300,486.00 | | | 425,430.00 | 124,944.00 |
| ACCOUNT NO. Regions Bank PO Box 216 Birmingham, AL 35201-0216 | | Assignee or other notification for: Regions/AmSouth VALUE \$ | | | | |
| ACCOUNT NO. Regions Bank PO Box 2224 Birmingham, AL 35246-0001 | | Assignee or other notification for: Regions/AmSouth VALUE \$ | | | | |
| | | | Subtotal (Total of this page) | | \$ 478,388.00 | \$ 142,902.00 |
| | | | Total (Use only on last page) | | \$ | \$ |

Sheet no. 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)**

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|--|------------|--------------|----------|---|------------------------------|
| | | | | | | | |
| ACCOUNT NO. 4971 US Bank 425 Walnut St Cincinnati, OH 45202-3923 | H | Installment account opened 6/05 Lien on floating condominium VALUE \$ 35,000.00 | | | | 49,511.00 | 14,511.00 |
| ACCOUNT NO. US Bank Southeast RV/Marine PO Box 790179 Saint Louis, MO 63179-0179 | | Assignee or other notification for: US Bank VALUE \$ | | | | | |
| ACCOUNT NO. | | VALUE \$ | | | | | |
| ACCOUNT NO. | | VALUE \$ | | | | | |
| ACCOUNT NO. | | VALUE \$ | | | | | |
| ACCOUNT NO. | | VALUE \$ | | | | | |

Sheet no. 3 of 3 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

| | | |
|----------------------------------|----------------------|----------------------|
| Subtotal (Total of this page) | \$ 49,511.00 | \$ 14,511.00 |
| Total (Use only on last page) | \$ 834,033.96 | \$ 175,506.00 |

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

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 relative 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 a 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 sales 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 business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* 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 Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* 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 Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|--|---|--|------------|--------------|----------|-----------------------|--------------------------------------|--|
| | | | | | | | | |
| ACCOUNT NO. Ron Crawford, Revenue Commissioner PO Box 307 Scottsboro, AL 35768-0307 | J | 10/31/09 ad valorem taxes for NADG | | | | 2,076.34 | 2,076.34 | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |

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

Subtotal
(Totals of this page)

\$ **2,076.34** \$ **2,076.34** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ **2,076.34**

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **2,076.34** \$

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. 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 nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT UNLIQUIDATED DISPUTED | | | AMOUNT OF CLAIM |
|--|---|--|--|--|--|-----------------------|
| | | | | | | |
| ACCOUNT NO. 7013 Cap One PO Box 85520 Richmond, VA 23285-5520 | J | Revolving account opened 10/98 bought gazebo for hotel (\$7,000) | | | | 18,608.00 |
| ACCOUNT NO. Capital 1 Bank Attn C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091-5155 | | Assignee or other notification for: Cap One | | | | |
| ACCOUNT NO. Capital One VISA PO Box 6492 Carol Stream, IL 60197-6492 | | Assignee or other notification for: Cap One | | | | |
| ACCOUNT NO. 0540 Citizens Bank & Trust 404 Gunter Ave Guntersville, AL 35976-1130 | X | H guaranty of business debt mortgage on 31 acres in Scottsboro | | | | 700,631.00 |

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3 continuation sheets attached

Subtotal
(Total of this page) \$ **719,239.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

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

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|---------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 7816 Community South Bank 625 S Gay St Ste 450 Knoxville, TN 37902-1646 | W | | 2/29/08 commercial guaranty re Scottsboro Hotel Group dba Comfort Inn | | | | 1,348,000.00 |
| ACCOUNT NO. 7501 Ervin Leasing Company C/O Hooper Hathaway PC 126 S Main St Ann Arbor, MI 48104-1903 | X | H | guaranty of lease agreement between Personal Leasing and NAHGBWS, LLC | | | | 11,326.50 |
| ACCOUNT NO. 5981 Farm Plan PO Box 650215 Dallas, TX 75265-0215 | | J | open account | | | | 7,834.00 |
| ACCOUNT NO. 3001 Financial Pacific Leasing 2455 344th Way Ste 300 Auburn, WA 98001-9546 | X | J | 12/18/08 guaranty of equipment finance agreement re NAHGBWS, LLC | | | | 53,378.40 |
| ACCOUNT NO. 4598 Lease Capital Inc. 2522 Valleydale Rd Ste 101 Birmingham, AL 35244-2701 | X | H | 8/6/08 guaranty of lease agreement re furnishings and equipment for NAHGBWS, LLC | | | | 192,762.00 |
| ACCOUNT NO. Davis Law Firm PC For Superior Bank 2315 Market Pl SW Ste E Huntsville, AL 35801-5261 | | | Assignee or other notification for: Lease Capital Inc. | | | | |
| ACCOUNT NO. 7301 LeaseSouth LLC PO Box 426 Huntsville, AL 35804-0426 | X | H | 10/3/08 guaranty of equipment lease agreement re furnishings for NAHGBWS, LLC | | | | 90,107.31 |

Sheet no. 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,703,408.21**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ _____

IN RE Rains, Billy Michael & Rains, Bonnie Carver Case No. _____
 Debtor(s) (If known)

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

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| | | | | | | |
| ACCOUNT NO. Progress Bank C/O Reynolds Reynolds & Duncan LLC PO Box 18605 Huntsville, AL 35804-3456 | | Assignee or other notification for: LeaseSouth LLC | | | | |
| ACCOUNT NO. 7281 Pawnee Leasing Corp. 700 Central Avenue Fort Collins, CO 80526 | X J | Guaranty of equipment lease for NAGHBWS, LLC | | | | 49,572.00 |
| ACCOUNT NO. 0400 Redstone Federal Credit Union PO Box 5347 Huntsville, AL 35814-5347 | X H | Installment account opened 3/09 business debt | | | | 10,966.00 |
| ACCOUNT NO. Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001 | | Assignee or other notification for: Redstone Federal Credit Union | | | | |
| ACCOUNT NO. 0401 Redstone Federal Credit Union PO Box 5347 Huntsville, AL 35814-5347 | H | Installment account opened 4/09 | | | | 4,997.00 |
| ACCOUNT NO. 2531 Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001 | X J | 12/13/2007 guaranty of construction loan and mortgage re hotel located at 25739 John T. Reid Pkwy, Scottsboro, AL | | | | 5,162,533.00 |
| ACCOUNT NO. Hon. C. Howard Grisham PO Box 5585 Huntsville, AL 35814-5585 | | Assignee or other notification for: Redstone Federal Credit Union | | | | |

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Sheet no. 2 of 3 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
 (Total of this page) \$ **5,228,068.00**

Total
 (Use only on last page of the completed Schedule F. Report also on
 the Summary of Schedules, and if applicable, on the Statistical
 Summary of Certain Liabilities and Related Data.) \$

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

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

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 5393 Redstone Federal Credit Unon PO Box 5347 Huntsville, AL 35814-5347 | H | Revolving account opened 7/07 | | | | 5,086.00 |
| ACCOUNT NO. Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001 | | Assignee or other notification for: Redstone Federal Credit Unon | | | | |
| ACCOUNT NO. 3037 Superior Bank Operations Center Birmingham, AL 35203 | H | Installment account opened 3/09 daughter pays-her car | | | | 6,923.00 |
| ACCOUNT NO. 4416 VALIC 2929 Allen Pkwy Houston, TX 77019-7100 | W | 9/23/09 business loan | | | | 25,000.00 |
| ACCOUNT NO. 1002 Vendor Capital/Telerent Leasing PO Box 890115 Charlotte, NC 28289-0115 | X H | 10/27/08 guaranty of Equipment Lease Agreement re furnishings for NAHGBWS, LLC | | | | 459,003.00 |
| ACCOUNT NO. Wendy McNeil | X J | 2006 Phase II NADG, LLC 26 acres for hotel (Citizens Bank has 2nd mortgage) | | | | 550,000.00 |
| ACCOUNT NO. | | | | | | |

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

Subtotal
(Total of this page) **\$ 1,046,012.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) **\$ 8,696,727.21**

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Debtor(s)

Case No. _____

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. 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 Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the 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 |
|--|--|
| <p>Laurie K. Bryan 61 Payne Cir Scottsboro, AL 35769-3260</p> | <p>Redstone Federal Credit Union PO Box 5347 Huntsville, AL 35814-5347</p> <p>Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001</p> <p>Pawnee Leasing Corp. 700 Central Avenue Fort Collins, CO 80526</p> <p>Financial Pacific Leasing 2455 344th Way Ste 300 Auburn, WA 98001-9546</p> <p>Vendor Capital/Telerent Leasing PO Box 890115 Charlotte, NC 28289-0115</p> |
| <p>Loyd Richey 360 Son Johnson Rd Boaz, AL 35956-2709</p> | <p>Redstone Federal Credit Union PO Box 5347 Huntsville, AL 35814-5347</p> <p>Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001</p> <p>Pawnee Leasing Corp. 700 Central Avenue Fort Collins, CO 80526</p> <p>Financial Pacific Leasing 2455 344th Way Ste 300 Auburn, WA 98001-9546</p> <p>Vendor Capital/Telerent Leasing PO Box 890115 Charlotte, NC 28289-0115</p> <p>Lease Capital Inc. 2522 Valleydale Rd Ste 101 Birmingham, AL 35244-2701</p> <p>LeaseSouth LLC PO Box 426 Huntsville, AL 35804-0426</p> <p>Citizens Bank & Trust 404 Gunter Ave Guntersville, AL 35976-1130</p> |

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|--|--|
| <p>Mohammed H. Kazeroonian 61 Payne Cir Scottsboro, AL 35769-3260</p> | <p>Ervin Leasing Company C/O Hooper Hathaway PC 126 S Main St Ann Arbor, MI 48104-1903</p> <p>Wendy McNeil Redstone Federal Credit Union PO Box 5347 Huntsville, AL 35814-5347</p> <p>Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001</p> <p>Pawnee Leasing Corp. 700 Central Avenue Fort Collins, CO 80526</p> <p>Financial Pacific Leasing 2455 344th Way Ste 300 Auburn, WA 98001-9546</p> <p>Vendor Capital/Telerent Leasing PO Box 890115 Charlotte, NC 28289-0115</p> <p>Lease Capital Inc. 2522 Valleydale Rd Ste 101 Birmingham, AL 35244-2701</p> <p>LeaseSouth LLC PO Box 426 Huntsville, AL 35804-0426</p> |
| <p>NADG, LLC</p> | <p>Ervin Leasing Company C/O Hooper Hathaway PC 126 S Main St Ann Arbor, MI 48104-1903</p> <p>Citizens Bank & Trust 404 Gunter Ave Guntersville, AL 35976-1130</p> |
| <p>NAHGBWS, LLC</p> | <p>Wendy McNeil Redstone Federal Credit Union PO Box 5347 Huntsville, AL 35814-5347</p> <p>Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001</p> <p>Pawnee Leasing Corp. 700 Central Avenue Fort Collins, CO 80526</p> <p>Financial Pacific Leasing</p> |

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|---|
| | <p>2455 344th Way Ste 300 Auburn, WA 98001-9546</p> <p>Vendor Capital/Telerent Leasing PO Box 890115 Charlotte, NC 28289-0115</p> <p>Lease Capital Inc. 2522 Valleydale Rd Ste 101 Birmingham, AL 35244-2701</p> <p>LeaseSouth LLC PO Box 426 Huntsville, AL 35804-0426</p> <p>Ervin Leasing Company C/O Hooper Hathaway PC 126 S Main St Ann Arbor, MI 48104-1903</p> |

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by 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 Married | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP(S): | AGE(S): |
| | | |
| EMPLOYMENT: | DEBTOR | SPOUSE |
| Occupation CRNA Name of Employer Anesthesia Resources How long employed Address of Employer 1919 Oxmoor Rd Ste 111 Birmingham, AL 35209-3502 | RN Marshall Medical Center South 14 years and 2 months PO Box 758 Boaz, AL 35957 | |

INCOME: (Estimate of average or projected monthly income at time case filed)

| | DEBTOR | SPOUSE |
|--|----------------------------|---------------------------|
| 1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly) | \$ <u>9,703.41</u> | \$ <u>5,007.75</u> |
| 2. Estimated monthly overtime | \$ _____ | \$ _____ |
| 3. SUBTOTAL | \$ <u>9,703.41</u> | \$ <u>5,007.75</u> |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and Social Security | \$ <u>2,574.32</u> | \$ <u>932.63</u> |
| b. Insurance | \$ _____ | \$ _____ |
| c. Union dues | \$ _____ | \$ _____ |
| d. Other (specify) See Schedule Attached | \$ <u>365.96</u> | \$ <u>611.50</u> |
| | \$ _____ | \$ _____ |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$ <u>2,940.28</u> | \$ <u>1,544.13</u> |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$ <u>6,763.13</u> | \$ <u>3,463.62</u> |
| 7. Regular income from operation of business or profession or farm (attach detailed statement) | \$ _____ | \$ _____ |
| 8. Income from real property | \$ _____ | \$ _____ |
| 9. Interest and dividends | \$ _____ | \$ _____ |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ _____ | \$ _____ |
| 11. Social Security or other government assistance (Specify) _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| 12. Pension or retirement income | \$ _____ | \$ _____ |
| 13. Other monthly income (Specify) _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$ _____ | \$ _____ |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$ <u>6,763.13</u> | \$ <u>3,463.62</u> |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) | \$ <u>10,226.75</u> | |

(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:
None

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

| | DEBTOR | SPOUSE |
|---------------------------|---------------|---------------|
| Other Payroll Deductions: | | |
| Cafe Plan | 232.88 | |
| Cafeteria Plan | 133.08 | |
| Retirement | | 332.93 |
| Cafe Health | | 184.17 |
| Cafe Dental | | 51.00 |
| Cafe Vision | | 16.34 |
| Term Life | | 27.06 |

IN RE Rains, Billy Michael & Rains, Bonnie Carver

Case No. _____

Debtor(s)

(If known)

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 biweekly, 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 222A or 22C.

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

| | |
|---|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ <u>1,200.00</u> |
| a. Are real estate taxes included? Yes ___ No <input checked="" type="checkbox"/> | |
| b. Is property insurance included? Yes ___ No <input checked="" type="checkbox"/> | |
| 2. Utilities: | |
| a. Electricity and heating fuel | \$ <u>587.00</u> |
| b. Water and sewer | \$ <u>115.00</u> |
| c. Telephone | \$ _____ |
| d. Other See Schedule Attached | \$ <u>340.00</u> |
| 3. Home maintenance (repairs and upkeep) | \$ <u>125.00</u> |
| 4. Food | \$ <u>600.00</u> |
| 5. Clothing | \$ <u>100.00</u> |
| 6. Laundry and dry cleaning | \$ <u>45.00</u> |
| 7. Medical and dental expenses | \$ <u>120.00</u> |
| 8. Transportation (not including car payments) | \$ <u>750.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ <u>50.00</u> |
| 10. Charitable contributions | \$ <u>1,400.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | \$ <u>382.00</u> |
| b. Life | \$ <u>623.10</u> |
| c. Health | \$ _____ |
| d. Auto | \$ <u>245.00</u> |
| e. Other _____ | \$ _____ |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify) Ad Valorem | \$ <u>211.00</u> |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | \$ _____ |
| b. Other Rental House Mortgage | \$ <u>674.00</u> |
| 14. Alimony, maintenance, and support paid to others | \$ _____ |
| 15. Payments for support of additional dependents not living at your home | \$ _____ |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ _____ |
| 17. Other _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

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. \$ **7,567.10**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

| | |
|--|---------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ <u>10,226.75</u> |
| b. Average monthly expenses from Line 18 above | \$ <u>7,567.10</u> |
| c. Monthly net income (a. minus b.) | \$ <u>2,659.65</u> |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Cell Phones

200.00

Garbage Collection

20.00

Cable, Phone And Internet Bundle

120.00

IN RE Rains, Billy Michael & Rains, Bonnie Carver Case No. _____
Debtor(s) (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: January 19, 2010 Signature: /s/ Mike Rains
Mike Rains Debtor

Date: January 19, 2010 Signature: /s/ Bonnie C. Rains
Bonnie C. Rains (Joint Debtor, if any)
[If joint case, both spouses must sign.]

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

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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____ Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address _____

Signature of Bankruptcy Petition Preparer _____ Date _____

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 signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision 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.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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, Eastern Division**

IN RE:

Case No. _____

Rains, Billy Michael & Rains, Bonnie Carver

Chapter **11**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None 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 |
|-------------------|-------------------|
| 12,634.78 | 2010 wages |
| 113,087.12 | 2009 wages |
| 161,411.00 | 2008 wages |

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, 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 |
|------------------|---|
| 28.00 | 2008 taxable interest |
| 6,859.00 | 2008 taxable refunds |
| 10,759.00 | 2008 capital gain |
| 40,215.00 | 2008 rents received |
| 4,212.00 | 2008 farming income |
| 19,666.67 | 2009 husband's long-term disability benefits |

3. Payments to creditors

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

None a. 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 asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|--|-------------------|-----------------|--------------------|
| Regions Bank PO Box 216 Birmingham, AL 35201-0216 | monthly | 1,100.00 | 425,471.00 |

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF PAYMENTS/TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|---|----------------------------|-----------------------------------|--------------------|
| Farm Plan PO Box 650215 Dallas, TX 75265-0215 | monthly | 800.00 | 7,834.00 |
| Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893-0001 | monthly | 397.00 | 10,966.00 |
| Regions Bank PO Box 2224 Birmingham, AL 35246-0001 | monthly | 600.00 | 52,958.00 |
| US Bank PO Box 790179 | monthly | 557.86 | 49,511.00 |
| Bank Of America PO Box 15220 Wilmington, DE 19886-5726 | monthly | 600.00 | 53,093.00 |
| Bank Of America PO Box 15220 Wilmington, DE 19886-5220 | monthly | 764.00 | 66,791.00 |

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.)

4. Suits and administrative proceedings, executions, garnishments and attachments

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

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|--|---|--|-----------------------|
| Redstone Federal Credit Union v. Billy Rains, Bonnie Rains, et als. CV 2009-241 | collection | Circuit Court of Jackson County, AL | pending |
| Mohammed H. Kazerronian and Laurie K. Bryan v Mike Rains, et als. CV 2009-241 | cross-claim in collection action | Circuit Court for Jackson Co., AL | pending |

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

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.)

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 joint petition is not filed.)

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

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 |
|--|--------------------------------|--------------|-------------------------------|
| Sardis Baptist Church Sardis, AL | | 2009 | \$6500.00 |

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.)

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 bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|--|---|--|
| Tameria S. Driskill, LLC PO Box 8505 Gadsden, AL 35902 | 11/12/2009 | 5,100.00 |

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.)

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.

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.)

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 ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|----------------------------|--|
| Wachovia Bank Boaz, AL 35956 | Mike & Bonnie Rains | deeds | |

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.)

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 |
|---------------------------|-----------------------------------|---------------------------------|
| Son & Daughter | one bedroom suite each | 403 Baker Road, Boaz, AL |

15. Prior address of debtor

None If 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.

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.

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.

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.

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.

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.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|----------------------|---|---|--------------------|----------------------------|
| Comfort Inn | 26-2577538 | 23518 John T Reid Pkwy Scottsboro, AL 35768-2866 | hotel | 4/07/2008 |
| Comfort Inn & Suites | 20-5740473 | 25739 John T Reid Pkwy Scottsboro, AL 35768 | hotel | 01/01/2009 |

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

| NAME | ADDRESS |
|----------------------|---|
| Comfort Inn | 23518 John T Reid Pkwy Scottsboro, AL 35768-2866 |
| Comfort Inn & Suites | 25739 John T Reid Pkwy Scottsboro, AL 35768 |

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 the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **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 |
|--|-------------------------|
| Woodward Nolan & Rollings 202 Bolinger St Albertville, AL 35950-1760 | |

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.

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.

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

| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|
|------------------|-------------|

Community South
Nashville, TN
Citizens Bank & Trust
404 Gunter Ave
Guntersville, AL 35976-1130
Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893-0001

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.

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.

21. Current Partners, Officers, Directors and Shareholders

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

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.

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.

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.

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.

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.

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.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **January 19, 2010** Signature **/s/ Mike Rains**
of Debtor **Mike Rains**

Date: **January 19, 2010** Signature **/s/ Bonnie C. Rains**
of Joint Debtor **Bonnie C. Rains**
(if any)

0 continuation pages attached

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

**United States Bankruptcy Court
Northern District of Alabama, Eastern Division**

IN RE:

Case No. _____

Rains, Billy Michael & Rains, Bonnie Carver

Chapter **11**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **January 19, 2010**

Signature: **/s/ Mike Rains**
Mike Rains

Debtor

Date: **January 19, 2010**

Signature: **/s/ Bonnie C. Rains**
Bonnie C. Rains

Joint Debtor, if any

Rains, Billy Michael
403 Baker Rd
Boaz, AL 35956-3854

Citizens Bank & Trust
404 Gunter Ave
Guntersville, AL 35976-1130

John Deere Credit
PO Box 650215
Dallas, TX 75265-0215

Rains, Bonnie Carver
403 Baker Rd
Boaz, AL 35956-3854

Community South Bank
625 S Gay St Ste 450
Knoxville, TN 37902-1646

John Deere Credit
PO Box 6600
Johnston, IA 50131-6600

Tamera S. Driskill, LLC
PO Box 8505
Gadsden, AL 35902

Countrywide Home Lending
Attn Bankruptcy
PO Box 5170
Simi Valley, CA 93062-5170

Laurie K. Bryan
61 Payne Cir
Scottsboro, AL 35769-3260

Bac Home Loans Servicing
450 American St
Simi Valley, CA 93065-6285

Davis Law Firm PC
For Superior Bank
2315 Market Pl SW Ste E
Huntsville, AL 35801-5261

Lease Capital Inc.
2522 Valleydale Rd Ste 101
Birmingham, AL 35244-2701

Bank Of America
201 N Tryon St
Charlotte, NC 28202-2146

Ervin Leasing Company
C/O Hooper Hathaway PC
126 S Main St
Ann Arbor, MI 48104-1903

LeaseSouth LLC
PO Box 426
Huntsville, AL 35804-0426

Bank Of America
PO Box 15220
Wilmington, DE 19886-5220

Farm Plan
PO Box 650215
Dallas, TX 75265-0215

Loyd Richey
360 Son Johnson Rd
Boaz, AL 35956-2709

Bank Of America
PO Box 26012
Greensboro, NC 27420-6012

Financial Pacific Leasing
2455 344th Way Ste 300
Auburn, WA 98001-9546

Mohammed H. Kazeroonian
61 Payne Cir
Scottsboro, AL 35769-3260

Cap One
PO Box 85520
Richmond, VA 23285-5520

Hon. C. Howard Grisham
PO Box 5585
Huntsville, AL 35814-5585

Pawnee Leasing Corp.
700 Central Avenue
Fort Collins, CO 80526

Capital 1 Bank
Attn C/O TSYS Debt Management
PO Box 5155
Norcross, GA 30091-5155

HSBC Retail Services
Attn Bankruptcy
PO Box 15522
Wilmington, DE 19850-5522

Progress Bank
C/O Reynolds Reynolds & Duncan LLC
PO Box 18605
Huntsville, AL 35804-3456

Capital One VISA
PO Box 6492
Carol Stream, IL 60197-6492

Hsbc/Yamaha
90 Christiana Rd
New Castle, DE 19720-3118

Redstone Federal Credit Union
PO Box 5347
Huntsville, AL 35814-5347

Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893-0001

US Bank
425 Walnut St
Cincinnati, OH 45202-3923

Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893

US Bank Southeast RV/Marine
PO Box 790179
Saint Louis, MO 63179-0179

Redstone Federal Credit Union
PO Box 5347
Huntsville, AL 35814-5347

VALIC
2929 Allen Pkwy
Houston, TX 77019-7100

Regions Bank
720 39th St N
Birmingham, AL 35222-1112

Vendor Capital/Telerent Leasing
PO Box 890115
Charlotte, NC 28289-0115

Regions Bank
PO Box 216
Birmingham, AL 35201-0216

Regions Bank
PO Box 2224
Birmingham, AL 35246-0001

Regions Bank
PO Box 10063
Birmingham, AL 35202-0063

Regions/AmSouth
North Building 2nd
Birmingham, AL 35244

Ron Crawford, Revenue Commissioner
PO Box 307
Scottsboro, AL 35768-0307

Superior Bank
Operations Center
Birmingham, AL 35203

**United States Bankruptcy Court
Northern District of Alabama, Eastern Division**

IN RE:

Case No. _____

Rains, Billy Michael & Rains, Bonnie Carver

Chapter **11**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 250.00/hr

Prior to the filing of this statement I have received \$ 5,100.00

Balance Due \$ _____

2. The source of the compensation paid to me was: Debtor Other (specify):

3. The source of compensation to be paid to me is: Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

January 19, 2010

Date

/s/ Tamera S. Driskill

**Tamera S. Driskill
Tamera S. Driskill, LLC
PO Box 8505
Gadsden, AL 35902
(256) 546-5591**