

United States Bankruptcy Court
Southern District of Alabama

IN RE:

Case No. _____

Pounds, Thomas L. 3rd & Pounds, Loretta J.

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	\$ <u>8,000.00</u>
Prior to the filing of this statement I have received	\$ <u>6,000.00</u>
Balance Due	\$ <u>2,000.00</u>

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:

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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.

August 3, 2010

Date

/s/ Gregory Friedlander

Gregory Friedlander 2392d61g
Gregory M. Friedlander & Associates, PC
11 S. Florida St.
Mobile, AL 36606-1934
(251) 470-0303 Fax: (251) 470-0305
frzmn1@aol.com

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
Southern District of Alabama

IN RE:

Case No. _____

Pounds, Thomas L. 3rd & Pounds, Loretta J.

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.

Pounds, Thomas L. 3rd & Pounds, Loretta J.
Printed Name(s) of Debtor(s)

X /s/ Thomas L. Pounds, 3rd
Signature of Debtor

8/03/2010
Date

Case No. (if known) _____

X /s/ Loretta J. Pounds
Signature of Joint Debtor (if any)

8/03/2010
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.

In re: **Pounds, Thomas L. 3rd & Pounds, Loretta J.**
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.	\$ 2,274.60	\$									
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.	\$	\$ 700.90									
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 \$ _____										

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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).		\$ 2,274.60	\$ 700.90
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.		\$ 2,975.50	

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>August 3, 2010</u>	Signature: <u>/s/ Thomas L. Pounds, 3rd</u>	_____ (Debtor)
	Date: <u>August 3, 2010</u>	Signature: <u>/s/ Loretta J. Pounds</u>	_____ (Joint Debtor, if any)

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United States Bankruptcy Court Southern District of Alabama		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Pounds, Thomas L. 3rd		Name of Joint Debtor (Spouse) (Last, First, Middle): Pounds, Loretta J.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2498		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4388
Street Address of Debtor (No. & Street, City, State & Zip Code): 30893 Parapet Ct Spanish Fort, AL <div style="text-align: right;">ZIPCODE 36527</div>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 30893 Parapet Ct Spanish Fort, AL <div style="text-align: right;">ZIPCODE 36527</div>
County of Residence or of the Principal Place of Business: Baldwin		County of Residence or of the Principal Place of Business: Baldwin
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): <div style="text-align: right;">ZIPCODE</div>		
Type of Debtor (Form of Organization) (Check one box.) <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.)	Nature of Business (Check one box.) <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 type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <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 Nature of Debts (Check one box.) <input checked="" 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 type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <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.		Chapter 11 Debtors Check one box: <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). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <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).
Statistical/Administrative Information <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
Estimated Number of Creditors <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		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 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		
Estimated Liabilities <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 million <input type="checkbox"/> \$1 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		

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Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Pounds, Thomas L. 3rd & Pounds, Loretta J.
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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> (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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p style="text-align: center;">Exhibit B</p> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I 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. <div style="display: flex; justify-content: space-between;"> X <u>/s/ Gregory Friedlander</u> 8/03/10 </div> <div style="display: flex; justify-content: space-between; font-size: small;"> Signature of Attorney for Debtor(s) Date </div>
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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)).

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

Name of Debtor(s):
Pounds, Thomas L. 3rd & Pounds, Loretta J.

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/ Thomas L. Pounds, 3rd
Signature of Debtor **Thomas L. Pounds, 3rd**

/s/ Loretta J. Pounds
Signature of Joint Debtor **Loretta J. Pounds**

(251) 626-6737
Telephone Number (If not represented by attorney)

August 3, 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/ Gregory Friedlander
Signature of Attorney for Debtor(s)

Gregory Friedlander 2392d61g
Gregory M. Friedlander & Associates, PC
11 S. Florida St.
Mobile, AL 36606-1934
(251) 470-0303 Fax: (251) 470-0305
frzmn1@aol.com

August 3, 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:

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
Southern District of Alabama

IN RE:

Case No. _____

Pounds, Thomas L. 3rd

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/ Thomas L. Pounds, 3rd

Date: August 3, 2010

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United States Bankruptcy Court
Southern District of Alabama

IN RE:

Case No. _____

Pounds, Loretta J.

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/ Loretta J. Pounds

Date: August 3, 2010

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**United States Bankruptcy Court
Southern District of Alabama**

IN RE:

Case No. _____

Pounds, Thomas L. 3rd & Pounds, Loretta J.Chapter **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)
Wachovia Bank C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS	Eric Hatten, Esq. (601) 355-3434	Trade debt	Disputed	345,724.68
Wachovia Credit Line C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS 39201	Eric Hatten, Esq. (601) 355-3434		Disputed	345,724.68
CitiMortgage, Inc. 1000 Technology Drive O'Fallon, MO 63368-2240	1(800) 283-7918	Bank loan		277,000.00 Collateral: 160,000.00 Unsecured: 117,000.00
Central Leasing 3184 Cahaba Heights Road Birmingham, AL 35243	(205) 979-8844		Disputed	115,927.00 Collateral: 0.00 Unsecured: 115,927.00
1st Bank P.O. Box 1000 Abingdon, VA 24212	(276) 623-2323		Disputed	100,365.55 Collateral: 0.01 Unsecured: 100,365.54
SBA 409 3rd Street, SW Washington, DC 20416	1(800) 827-5722	Trade debt	Disputed	98,129.00 Collateral: 160,000.00 Unsecured: 98,129.00
Wachovia Credit Line C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS 39201	Eric Hatten, Esq. (601) 355-3434		Disputed	68,654.18
1st Bank P.O. Box 1000 Abingdon, VA 24212	(276) 623-2323		Disputed	64,424.01 Collateral: 0.01 Unsecured: 64,424.01
ASC P. O. Box 10388 Des Moines, IA 50306-0388		Bank loan		148,000.00 Collateral: 95,000.00 Unsecured: 53,000.00

**United States Bankruptcy Court
Southern District of Alabama**

IN RE:

Case No. _____

Pounds, Thomas L. 3rd & Pounds, Loretta J.

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	\$ 442,988.99		
B - Personal Property	Yes	4	\$ 50,575.02		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		\$ 1,074,125.56	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 881,288.47	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 12,587.75
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 9,278.51
TOTAL		21	\$ 493,564.01	\$ 1,955,414.03	

**United States Bankruptcy Court
Southern District of Alabama**

IN RE:

Case No. _____

Pounds, Thomas L. 3rd & Pounds, Loretta J.

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

State the following:

Average Income (from Schedule I, Line 16)	\$ 12,587.75
Average Expenses (from Schedule J, Line 18)	\$ 9,278.51
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,975.50

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 621,656.55
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 881,288.47
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 1,502,945.02

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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
407 Hounds Run E Mobile AL 36608; Mortgage amount 147,856.00		J	95,000.00	148,000.00
71 Lake Dr Trenton TN LH Lot # 21		J	34,000.00	158,000.00
76 Lake Dr Trenton TN (FALCON POINT) Lot 1A (lot only)		J	1,189.00	158,000.00
76 Lake Dr Trenton TN lot 7		J	70,000.00	158,000.00
76 Lake Dr Trenton TN lot 8 (lot only)		J	5,000.00	158,000.00
9960 Dominion Dr N Mobile AL; Mortgage 275817.00		J	160,000.00	375,129.00
Cherry Blossom Memphis TN		J	37,000.00	62,000.00
Downtowner Loop Syndication Mobile AL		J	2,000.00	0.00
Lake Hayes Dev; 22 acres		J	6,720.00	0.00
Lake Hayes Lot 1		J	1,189.09	0.00
Lake Hayes Lot 19		J	1,189.09	0.00
Lake Hayes Lot 2		J	1,189.09	0.00
Lake Hayes Lot 20		J	1,189.09	0.00
Lake Hayes Lot 22		J	1,189.09	0.00
Lake Hayes Lot 27		J	1,189.09	0.00
Lake Hayes Lot 28		J	1,189.09	0.00
Lake Hayes Lot 30		J	1,189.09	0.00
Lake Hayes Lot 34		J	1,189.09	0.00
Lake Hayes Lot 35		J	1,189.09	0.00
Lake Hayes Lot 36		J	1,189.09	0.00
Laneview Meadows Charlie Lewis Rd Trenton TN; 38 acres; Mortgage 9500.00		J	19,000.00	14,000.00

TOTAL 442,988.99

(Report also on Summary of Schedules)

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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
		television	J	50.00
		tools	J	50.00
		two end tables	J	50.00
		water filter	J	100.00
		window treatment	J	25.00
		wingback chair	J	50.00
		plates and glasses	J	25.00
		utensils	J	25.00
		wall pictures	J	90.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		clothing (loretta pounds)	J	300.00
6. Wearing apparel.		clothing (thomas pounds)	J	300.00
7. Furs and jewelry.		jewelry (loretta pounds)	J	250.00
		jewelry (thomas pounds)	J	150.00
		jewelry box	J	25.00
8. Firearms and sports, photographic, and other hobby equipment.		handgun - revolver - .22 caliber	J	25.00
		rifle - semi-automatic - .22 caliber	J	25.00
		shotgun - single barrel - 12 gauge	J	25.00
		shotgun - single barrel - 410 gauge - damaged	J	10.00
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.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		33.3% stock; company: Cypress Engineering, a mississippi company	J	0.01
		50% stock; company: Cypress Engineering, Inc., an alabama company	J	0.01
		Time Out For, Inc.; a Trenton TN corporation; 100% interest (50% Thomas, 50% Loretta)	J	35,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

Case No. _____

Debtor(s)

(If known)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Chevy Z-71 210,000 miles 2003 Honda Civic 150,000 miles	J J	900.00 1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

Case No. _____

Debtor(s)

(If known)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				50,575.02

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_____ **0** continuation sheets attached

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

IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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 \$146,450. *

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
407 Hounds Run E Mobile AL 36608; Mortgage amount 147,856.00	Ala. Code § 6-10-2, § 6-10-4	1.00	95,000.00
71 Lake Dr Trenton TN LH Lot # 21	Ala. Code § 6-10-2, § 6-10-4	1.00	34,000.00
76 Lake Dr Trenton TN (FALCON POINT) Lot 1A (lot only)	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.00
76 Lake Dr Trenton TN lot 7	Ala. Code § 6-10-2, § 6-10-4	1.00	70,000.00
76 Lake Dr Trenton TN lot 8 (lot only)	Ala. Code § 6-10-2, § 6-10-4	1.00	5,000.00
9960 Dominion Dr N Mobile AL; Mortgage 275817.00	Ala. Code § 6-10-2, § 6-10-4	1.00	160,000.00
Cherry Blossom Memphis TN	Ala. Code § 6-10-2, § 6-10-4	1.00	37,000.00
Downtowner Loop Syndication Mobile AL	Ala. Code § 6-10-2, § 6-10-4	1.00	2,000.00
Lake Hayes Dev; 22 acres	Ala. Code § 6-10-2, § 6-10-4	1.00	6,720.00
Lake Hayes Lot 1	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 19	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 2	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 20	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 22	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 27	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 28	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 30	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 34	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 35	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Lake Hayes Lot 36	Ala. Code § 6-10-2, § 6-10-4	1.00	1,189.09
Laneview Meadows Charlie Lewis Rd Trenton TN; 38 acres; Mortgage 9500.00	Ala. Code § 6-10-2, § 6-10-4	1.00	19,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
401K	Ala. Code § 19-3-1	4,200.00	4,200.00
IRA	Ala. Code § 19-3-1	4,500.00	4,500.00
schwab	Ala. Code § 19-3-1	1,800.00	1,800.00
armoir	Ala. Code §§ 6-10-6, 6-10-126	75.00	75.00
bathroom shelf	Ala. Code §§ 6-10-6, 6-10-126	5.00	5.00
bed-queen	Ala. Code §§ 6-10-6, 6-10-126	100.00	100.00
bookcase	Ala. Code §§ 6-10-6, 6-10-126	10.00	10.00
bookshelf	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
christmas decorations	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
coffee pots	Ala. Code §§ 6-10-6, 6-10-126	5.00	5.00
coffee table	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
cookware	Ala. Code §§ 6-10-6, 6-10-126	30.00	30.00
Couch	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
dresser	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00

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

IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

Case No. _____

Debtor(s)

(If known)

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
drop leaf table	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
DVD player	Ala. Code §§ 6-10-6, 6-10-126	10.00	10.00
electric space heater	Ala. Code §§ 6-10-6, 6-10-126	5.00	5.00
furniture in daughter's apartment: 1 bedroom, 1 bath, kitchenette, 1 closet	Ala. Code §§ 6-10-6, 6-10-126	500.00	500.00
grandfather clock	Ala. Code §§ 6-10-6, 6-10-126	100.00	100.00
metal shelf	Ala. Code §§ 6-10-6, 6-10-126	10.00	10.00
microwave	Ala. Code §§ 6-10-6, 6-10-126	10.00	10.00
nightstand	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
refrigerator	Ala. Code §§ 6-10-6, 6-10-126	100.00	100.00
rug	Ala. Code §§ 6-10-6, 6-10-126	20.00	20.00
shower filter	Ala. Code §§ 6-10-6, 6-10-126	150.00	150.00
table and chairs	Ala. Code §§ 6-10-6, 6-10-126	110.00	110.00
table lamps	Ala. Code §§ 6-10-6, 6-10-126	60.00	60.00
television	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
tools	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
two end tables	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
water filter	Ala. Code §§ 6-10-6, 6-10-126	100.00	100.00
window treatment	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
wingback chair	Ala. Code §§ 6-10-6, 6-10-126	50.00	50.00
plates and glasses	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
utensils	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
wall pictures	Ala. Code § 6-10-6	90.00	90.00
clothing (loretta pounds)	Ala. Code § 6-10-6	300.00	300.00
clothing (thomas pounds)	Ala. Code § 6-10-6	300.00	300.00
jewelry (loretta pounds)	Ala. Code §§ 6-10-6, 6-10-126	250.00	250.00
jewelry (thomas pounds)	Ala. Code §§ 6-10-6, 6-10-126	150.00	150.00
jewelry box	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
handgun - revolver - .22 caliber	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
rifle - semi-automatic - .22 caliber	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
shotgun - single barrel - 12 gauge	Ala. Code §§ 6-10-6, 6-10-126	25.00	25.00
shotgun - single barrel - 410 gauge - damaged	Ala. Code §§ 6-10-6, 6-10-126	10.00	10.00
33.3% stock; company: Cypress Engineering, a mississippi company	Ala. Code §§ 6-10-6, 6-10-126	0.01	0.01
50% stock; company: Cypress Engineering, Inc., an alabama company	Ala. Code §§ 6-10-6, 6-10-126	0.01	0.01
Time Out For, Inc.; a Trenton TN corporation; 100% interest (50% Thomas, 50% Loretta)	Ala. Code § 10-8-72(b)(3)	35,000.00	35,000.00
1999 Chevy Z-71 210,000 miles	Ala. Code §§ 6-10-6, 6-10-126	900.00	900.00
2003 Honda Civic 150,000 miles	Ala. Code §§ 6-10-6, 6-10-126	1,000.00	1,000.00

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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.

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. 9045465 1st Bank P.O. Box 1000 Abingdon, VA 24212	J	01/2001; 4402 Jefferson St. Pascagoula, MS, 34581 VALUE \$ 0.01		X		100,365.55	100,365.54
ACCOUNT NO. 9069267 1st Bank P.O. Box 1000 Abingdon, VA 24212	J	01/2006; Pawnee Rd., Pascagoula, MS, 39581 VALUE \$ 0.01		X		64,424.01	64,424.01
ACCOUNT NO. 1256042870 ASC P. O. Box 10388 Des Moines, IA 50306-0388	J	407 hounds run 2006 VALUE \$ 95,000.00				148,000.00	53,000.00
ACCOUNT NO. 170509160 Bank Of Commerce 119 W. Eaton Street Trenton, TN 38382	J	01/1988 - loan VALUE \$ 35,000.00		X		18,140.00	

2 continuation sheets attached

Subtotal
(Total of this page) \$ **330,929.56** \$ **217,789.55**

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 Pounds, Thomas L. 3rd & Pounds, Loretta J.

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>	CODEBITOR 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. 043-1, 1043-3 CFL 164-1, Central Leasing 3184 Cahaba Heights Road Birmingham, AL 35243	J	equipment lease; 01/2005			X	115,927.00	115,927.00	
		VALUE \$						
ACCOUNT NO. 20032923987 CitiMortgage, Inc. 1000 Technology Drive O'Fallon, MO 63368-2240	J	2004 mortgage dominion				277,000.00	117,000.00	
		VALUE \$ 160,000.00						
ACCOUNT NO. 8100047 Patriot Bank - Collierville 354 New Byhalia Rd Collierville, TN 38017	J	2004 mortgage cherry blossom			X	62,000.00	25,000.00	
		VALUE \$ 37,000.00						
ACCOUNT NO. 9226634000 SBA 409 3rd Street, SW Washington, DC 20416	J	disaster loan: Hurricane Katrina; 01/2005; 2nd mortgage on Dominion			X	98,129.00	98,129.00	
		VALUE \$ 160,000.00						
ACCOUNT NO. 120794 Security Bank P. O. Box 525 Dyersburg, TN 38025	J	2001 mortgage Lake Dr. (71 & 76 and lots 8 and 1a)				140,000.00	29,811.00	
		VALUE \$ 110,189.00						
ACCOUNT NO. 126999 Security Bank P. O. Box 525 Dyersburg, TN 38025	J	second mortgage 2004 71 & 76 and lots 8 and 1a				18,000.00	18,000.00	
		VALUE \$ 110,189.00						
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	\$ 711,056.00	\$ 403,867.00
						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 Pounds, Thomas L. 3rd & Pounds, Loretta J.

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. 110799 Security Bank P. O. Box 525 Dyersburg, TN 38025	J	1999 55 acres laneview VALUE \$ 19,000.00				14,000.00	
ACCOUNT NO. 170509160 Time Out For, Inc Hwy 45 Bypass Trenton, TN	J	01/1988 - loan - real estate holding company VALUE \$ 35,000.00		X		18,140.00	
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							

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

Subtotal (Total of this page)	\$ 32,140.00	\$
Total (Use only on last page)	\$ 1,074,125.56	\$ 621,656.55

(Report also on
Summary of
Schedules.)

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

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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.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors.

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 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.

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.

[X] 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
Extensions of credit in an involuntary case
Wages, salaries, and commissions
Contributions to employee benefit plans
Certain farmers and fishermen
Deposits by individuals
Taxes and Certain Other Debts Owed to Governmental Units
Commitments to Maintain the Capital of an Insured Depository Institution
Claims for Death or Personal Injury While Debtor Was Intoxicated

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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. 103740 Agri-AFG, LLC Hattiesburg 203 Wisteria Drive Hattiesburg, MS 39401	J	09/15/2009		X		2,047.42
ACCOUNT NO. 3717-351574-52006 American Express P. O. Box 650448 Dallas, TX 75265-0448	J	01/2001; Credit card				0.00
ACCOUNT NO. 90158570 American Express C/O American Recovery Service, Inc. 555 St. Charles Dr. Suite 100 Thousand Oaks, CA 91360	H	1999 credit card debt		X		2,587.00
ACCOUNT NO. 228 202 3302 001 0595 AT & T 11760 US Hwy 1 North Palm Beach, FL 33408	J	2001; office phones		X		400.00

<u>4</u> continuation sheets attached	Subtotal (Total of this page)	\$ 5,034.42
	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.)	\$

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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. 4888-9360-2444-8189 Bank Of America P. O. Box 851001 Dallas, TX 75285-1001	W	2001; credit card				15,218.94
ACCOUNT NO. 4888-9304-0223-7280 Bank Of America P. O. Box 851001 Dallas, TX 75285-1001	W	2001; credit card				6,716.20
ACCOUNT NO. 5490-9929-6230-7306 Bank Of America P. O. Box 851001 Dallas, TX 75285-1001	J	2001; credit card				17,650.86
ACCOUNT NO. 4003-4470-0262-9972 Capital One P. O. Box 6492 Carol Stream, IL 60197-6492	J	2001; credit card				10,463.06
ACCOUNT NO. 4417-1288-8157-2661 Chase P. O. Box 94014 Palatine, IL 60094-4014	J	2001; credit card				3,874.99
ACCOUNT NO. 4388-5400-1952-0120 Chase Marriot P. O. Box 94014 Palatine, IL 60094-4014	J	2007; credit card				9,845.69
ACCOUNT NO. ending in 1573 Discover P. O. Box 30943 Salt Lake City, UT 84130	J	1989; credit card				14,142.54

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **77,912.28**

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 Pounds, Thomas L. 3rd & Pounds, Loretta J.

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. 4988-8200-0752-0686 First Equity Card Corp P. O. Box 23029 Columbus, GA 31902-3029	J	2005; credit card				9,168.10
ACCOUNT NO. 70764999880200200 Fuelman 655 Technology Parkway, Suite 300 Norcross, GA 30092	J	fuel card; 2002		X		4,918.67
ACCOUNT NO. 8788000070025 Global Payment 10 Glenlake Parkway NE North Tower Atlanta, GA 30328	J	credit card receipt service; 05/2010		X		10.00
ACCOUNT NO. 6303471517 J C Penney P. O. Box 981131 El Paso, TX 79998-1131	J	2009; credit card				0.00
ACCOUNT NO. Joe Tucker Tax Collector P.O. Box 998 Pascagoula, MS 39568	J	furniture tax jefferson; 01/2009		X		84.42
ACCOUNT NO. Joe Tucker Tax Collector P.O. Box 998 Pascagoula, MS 39568	J	property tax jefferson; 01/2009		X		2,124.88
ACCOUNT NO. Joe Tucker Tax Collector P.O. Box 998 Pascagoula, MS 39568	J	property tax pawnee; 01/2009		X		1,666.27

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **17,972.34**

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 Pounds, Thomas L. 3rd & Pounds, Loretta J.

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. 3000096143 Lafayette Insurance Company 118 Second Avenue SE Cedar Rapids, IA 52407-3909	J	liability insurance; expired Feb 2010; acquired 01/2009		X		2,303.00
ACCOUNT NO. 76771-6059 Mississippi Power 2992 West Beach Boulevard Gulfport, MS 39501	J	jefferson office electric; 05/2010		X		273.11
ACCOUNT NO. CPF9869601 MS Windstorm Underwriting Assn P.O. Box 5389 Jackson, MS 39296	J	wind insurance; 01/2009		X		0.00
ACCOUNT NO. 401307000 Pascagoula Utilities 622 Delmas Avenue Pascagoula, MS 39568	J	jefferson office utilities; 05/2010		X		132.92
ACCOUNT NO. 5490-9981-7591-6932 Regions WorldPoints (Bank Of America) FIA Card Services P. O. Box 851001 Dallas, TX 75285-1001	J	2001; credit card				9,198.81
ACCOUNT NO. 387012574886 Sage 1750 Old Meadow Rd, Suite 300 McLean, VA 22102	J	credit card receipt service; 05/2010		X		37.00
ACCOUNT NO. 2912656006057 Singing River EPA 11187 Old 63 South Lucedale, MS 39452	J	power bill pawnee; 05/2010		X		0.00

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **11,944.84**

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 Pounds, Thomas L. 3rd & Pounds, Loretta J.

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. 13Z-044763 The Principle Financial Group 711 High Street Des Moines, IA 50392	J	401 k administrator; 01/2006			X	0.00
ACCOUNT NO. 32136557600001 Verizon PO Box 11328 St Petersburg, FL 33733	J	cell phones; 02/2010			X	7,904.01
ACCOUNT NO. 055379882768/0000000078 Wachovia Bank C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS	X H	Line of Credit; 01/2005; "Loan 2"			X	345,724.68
ACCOUNT NO. Wachovia Credit Line C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS 39201	J	01/2005			X	68,654.18
ACCOUNT NO. 05-53-7988276-8/000-00-00 Wachovia Credit Line C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS 39201	J	01/2005			X	345,724.68
ACCOUNT NO. 710500968 Xerox Xerox Square Rochester, NY 14644	J	copy machine lease purchase; 06/2006			X	417.04
ACCOUNT NO.						

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

Subtotal
(Total of this page) \$ **768,424.59**

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.) \$ **881,288.47**

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

Case No. _____

Debtor(s)

(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.
<p>Central Leasing Corporation 3184 Cahaba Heights Road Birmingham, AL 35243 Hounds Run</p>	<p>01/2005 equipment lease; equipment has been returned</p> <p>Tenant in possession of Hounds run property; residential</p>

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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
Cyprus Contracting 2402 Jefferson St. Pascagoula, MS 38953	Wachovia Bank C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS
Cyprus Engineering 2402 Jefferson Pascagoula, MS 38593	Wachovia Bank C/O Eric Hatten, Esq 401 E Capitol Street Ste 100 Jackson, MS

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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 From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT: DEBTOR		SPOUSE
Occupation	Engineer	
Name of Employer	Jedson Engineering, Inc.	
How long employed	2 years and 6 months	
Address of Employer	5300 Dupont Circle, Suite B Milford, OH 45150-2791	

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)	\$ 9,856.60	\$ _____
2. Estimated monthly overtime	\$ 7,022.84	\$ _____
3. SUBTOTAL	\$ 16,879.44	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ 2,762.62	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) See Schedule Attached	\$ 3,737.07	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 6,499.69	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 10,379.75	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ 1,710.00	\$ _____
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) _____	\$ _____	\$ 498.00
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 1,710.00	\$ 498.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 12,089.75	\$ 498.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 12,587.75	

(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

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Debtor(s)

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

	DEBTOR	SPOUSE
Other Payroll Deductions:		
401k	3,544.69	
Dental Sec125	10.68	
Medical Sec 125	181.70	

IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J.

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."

Table with 2 columns: Description of expenditure and Amount. Rows include: 1. Rent or home mortgage payment (\$1,600.00), 2. Utilities (Electricity, Water, Telephone, Other), 3. Home maintenance, 4. Food (\$600.00), 5. Clothing (\$200.00), 6. Laundry and dry cleaning (\$50.00), 7. Medical and dental expenses (\$650.00), 8. Transportation (\$500.00), 9. Recreation, clubs and entertainment, newspapers, magazines, etc. (\$600.00), 10. Charitable contributions (\$650.00), 11. Insurance (Homeowner's, Life, Health, Auto, Other), 12. Taxes, 13. Installment payments, 14. Alimony, maintenance, and support paid to others, 15. Payments for support of additional dependents, 16. Regular expenses from operation of business, profession, or farm (\$220.00), 17. Other Retirement Plans (\$2,217.00).

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. \$ 9,278.51)

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 \$ 12,587.75
b. Average monthly expenses from Line 18 above \$ 9,278.51
c. Monthly net income (a. minus b.) \$ 3,309.24

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IN RE Pounds, Thomas L. 3rd & Pounds, Loretta J. 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 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: August 3, 2010 Signature: /s/ Thomas L. Pounds, 3rd
Thomas L. Pounds, 3rd Debtor

Date: August 3, 2010 Signature: /s/ Loretta J. Pounds
Loretta J. Pounds (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
Southern District of Alabama

IN RE:

Case No. _____

Pounds, Thomas L. 3rd & Pounds, Loretta J.

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.

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.

"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
9,098.40 Employment Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, 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
700.90 Spouse Social Security Income (monthly)

3. Payments to creditors

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

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

Chase Marriot P. O. Box 94014 Palatine, IL 60094-4014	5/4/2010; 5/8/2010	3,837.00	15,457.49
Discover P. O. Box 30943 Salt Lake City, UT 84130	06/18/2010	2,500.00	12,142.54
J C Penney P. O. Box 981131 El Paso, TX 79998-1131	05/19/2010; 06/18/2010; 7/18/2010	300.00	403.97

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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
Wachovia Bank, National Association, Plaintiff, v. Cypress Contracting Inc., et al, Defendant; Civil Action No.: 1:09 cv 763 HSO-JMR		United States District Court for the Southern District of Mississippi	

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.)

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
Consumer Credit Counseling Of Mobile pre-file credit counseling	5/2/2010	50.00

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.)

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.

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.

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.

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.

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.

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.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
Tom Jones		33.3%
Cypress Contracting, Inc., a Mississippi Corporation		
Fred Burns		33.3%
Cypress Contracting, Inc., a Mississippi Corporation		
Tom Jones		50%
Cypress Engineering, Inc., an Alabama 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: **August 3, 2010** Signature /s/ Thomas L. Pounds, 3rd
of Debtor **Thomas L. Pounds, 3rd**

Date: **August 3, 2010** Signature /s/ Loretta J. Pounds
of Joint Debtor **Loretta J. Pounds**
(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
Southern District of Alabama

IN RE:

Case No. _____

Pounds, Thomas L. 3rd & Pounds, Loretta J.

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: August 3, 2010

Signature: /s/ Thomas L. Pounds, 3rd
Thomas L. Pounds, 3rd

Debtor

Date: August 3, 2010

Signature: /s/ Loretta J. Pounds
Loretta J. Pounds

Joint Debtor, if any

1st Bank
P.O. Box 1000
Abingdon, VA 24212

Agri-AFG, LLC Hattiesburg
203 Wisteria Drive
Hattiesburg, MS 39401

American Express
P. O. Box 650448
Dallas, TX 75265-0448

American Express
C/O American Recovery Service, Inc.
555 St. Charles Dr. Suite 100
Thousand Oaks, CA 91360

ASC
P. O. Box 10388
Des Moines, IA 50306-0388

AT & T
11760 US Hwy 1
North Palm Beach, FL 33408

Bank Of America
P. O. Box 851001
Dallas, TX 75285-1001

Bank Of Commerce
119 W. Eaton Street
Trenton, TN 38382

Capital One
P. O. Box 6492
Carol Stream, IL 60197-6492

Central Leasing
3184 Cahaba Heights Road
Birmingham, AL 35243

Central Leasing Corporation
3184 Cahaba Heights Road
Birmingham, AL 35243

Chase
P. O. Box 94014
Palatine, IL 60094-4014

Chase Marriot
P. O. Box 94014
Palatine, IL 60094-4014

CitiMortgage, Inc.
1000 Technology Drive
O'Fallon, MO 63368-2240

Cyprus Contracting
2402 Jefferson St.
Pascagoula, MS 38953

Cyprus Engineering
2402 Jefferson
Pascagoula, MS 38593

Discover
P. O. Box 30943
Salt Lake City, UT 84130

First Equity Card Corp
P. O. Box 23029
Columbus, GA 31902-3029

Fuelman
655 Technology Parkway, Suite 300
Norcross, GA 30092

Global Payment
10 Glenlake Parkway NE North Tower
Atlanta, GA 30328

J C Penney
P. O. Box 981131
El Paso, TX 79998-1131

Joe Tucker Tax Collector
P.O. Box 998
Pascagoula, MS 39568

Lafayette Insurance Company
118 Second Avenue SE
Cedar Rapids, IA 52407-3909

Mississippi Power
2992 West Beach Boulevard
Gulfport, MS 39501

MS Windstorm Underwriting Assn
P.O. Box 5389
Jackson, MS 39296

Pascagoula Utilities
622 Delmas Avenue
Pascagoula, MS 39568

Patriot Bank - Collierville
354 New Byhalia Rd
Collierville, TN 38017

Regions WorldPoints (Bank Of America)
FIA Card Services
P. O. Box 851001
Dallas, TX 75285-1001

Sage
1750 Old Meadow Rd, Suite 300
McLean, VA 22102

SBA
409 3rd Street, SW
Washington, DC 20416

Security Bank
P. O. Box 525
Dyersburg, TN 38025

Singing River EPA
11187 Old 63 South
Lucedale, MS 39452

The Principle Financial Group
711 High Street
Des Moines, IA 50392

Verizon
PO Box 11328
St Petersburg, FL 33733

Wachovia Credit Line
C/O Eric Hatten, Esq
401 E Capitol Street Ste 100
Jackson, MS 39201

Xerox
Xerox Square
Rochester, NY 14644

Earnings Statement



JEDSON ENGINEERING INC
 5300 DUPONT CIRCLE, SUITE B
 MILFORD, OH 45150-2791

Period Ending: 07/04/2010
 Pay Date: 07/08/2010

Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 20
 AL: 5

00000000073
 THOMAS L POUNDS III
 30893 PARAPET COURT
 SPANISH FORT AL 36527

Social Security Number: XXX-XX-2498

Earnings	rate	hours	this period	year to date
Regular	4549.20		4,549.20	64,143.72
bonus			3,241.31	11,657.33
Gross Pay			\$7,790.51	75,801.05

Other Benefits and Information

	this period	total to date
Adp 401K Match	311.62	3,032.06
401K		15,918.20

Reductions	Statutory		
	Federal Income Tax	-423.18	1,603.03
	Social Security Tax	-477.50	4,629.84
	Medicare Tax	-111.68	1,082.79
	AL State Income Tax	-262.70	2,550.47
	Other		
	Adp 401K\$	-1,636.01*	15,918.20
	Dd Checking	-4,790.65	
	Dental Sec125	-4.93*	78.20
	Medical Sec125	-83.86*	1,047.95
	Net Pay	\$0.00	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are
 \$6,065.71
 Your AL taxable wages this period are
 \$6,065.71

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VERIFY DOCUMENT AUTHENTICITY: COLORED AREA MUST CHANGE IN COLOR GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

JEDSON ENGINEERING INC
 5300 DUPONT CIRCLE, SUITE B
 MILFORD, OH 45150-2791

Advice number: 0000270076
 Pay date: 07/08/2010

Deposited to the account of
 THOMAS L POUNDS III

account number: xxxxxx8456
 transit ABA: xxxx xxxx
 amount: \$4,790.65

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO. FILE DEPT. CLOCK VCHR NO. 034
7F7 010120 000400 2 0000250077 1

Earnings Statement



JEDSON ENGINEERING INC
5300 DUPONT CIRCLE, SUITE B
MILFORD, OH 45150-2791

Period Ending: 06/20/2010
Pay Date: 06/24/2010

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 20
AL: 5

00000000074
THOMAS L POUNDS III
30893 PARAPET COURT
SPANISH FORT AL 36527

Social Security Number: XXX-XX-2498

Earnings	rate	hours	this period	year to date
Regular	4549.20		4,549.20	59,594.52
Ponus			2,047.14	8,416.02
Gross Pay			\$6,596.34	68,010.54

Other Benefits and Information

	this period	total to date
Adp 401K Match	263.85	2,720.44
401K		14,282.19

Reductions	Statutory		
Federal Income Tax	-247.20	1,179.85	
Social Security Tax	-403.47	4,152.34	
Medicare Tax	-94.36	971.11	
AL State Income Tax	-224.33	2,287.77	
Other			
Adp 401K\$	-1,385.23*	14,282.19	
Dd Checking	-4,152.96		
Dental Sec125	-4.93*	73.27	
Medical Sec125	-83.86*	964.09	
Net Pay			\$0.00

* Excluded from federal taxable wages

Your federal taxable wages this period are
\$5,122.32
Your AL taxable wages this period are
\$5,122.32

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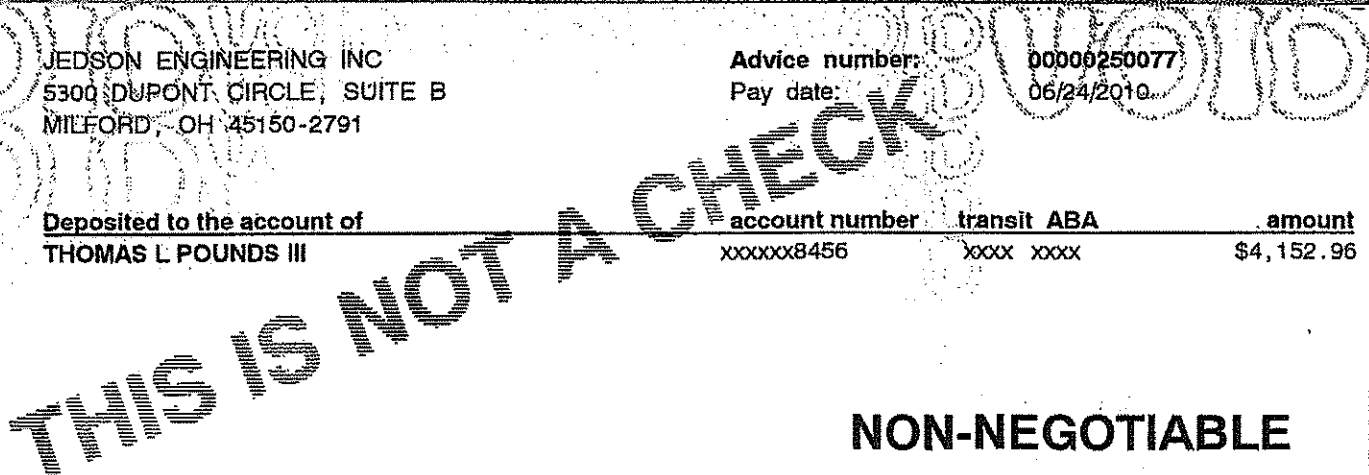
VERIFY DOCUMENT AUTHENTICITY - COLORED AREA MUST CHANGE IN TONE GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

JEDSON ENGINEERING INC
5300 DUPONT CIRCLE, SUITE B
MILFORD, OH 45150-2791

Advice number: 00000250077
Pay date: 06/24/2010

Deposited to the account of
THOMAS L POUNDS III

account number: xxxxxx8456
transit ABA: xxxx xxxx
amount: \$4,152.96



NON-NEGOTIABLE

Earnings Statement



JEDSON ENGINEERING INC
 5300 DUPONT CIRCLE, SUITE B
 MILFORD, OH 45150-2791

Period Ending: 06/06/2010
 Pay Date: 06/10/2010

Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 20
 AL: 5

00000000075
 THOMAS L POUNDS III
 30893 PARAPET COURT
 SPANISH FORT AL 36527

Social Security Number: XXX-XX-2498

earnings	rate	hours	this period	year to date
regular	4549.20		4,549.20	55,045.32
bonus			2,047.14	6,368.88
Gross Pay			\$6,596.34	61,414.20

Other Benefits and Information

	this period	total to date
Adp 401K Match	263.85	2,456.59
401K		12,896.96

deductions	Statutory		
Federal Income Tax		-247.20	932.65
Social Security Tax		-403.47	3,748.87
Medicare Tax		-94.36	876.75
AL State Income Tax		-224.33	2,063.44
Other			
Adp 401K\$		-1,385.23*	12,896.96
Ad Checking		-4,152.96	
Dental Sec125		-4.93*	68.34
Medical Sec125		-83.86*	880.23
Net Pay		\$0.00	

* Excluded from federal taxable wages

Your federal taxable wages this period are
 \$5,122.32
 Your AL taxable wages this period are
 \$5,122.32

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JEDSON ENGINEERING INC
 5300 DUPONT CIRCLE, SUITE B
 MILFORD, OH 45150-2791

Advice number: 0000230078
 Pay date: 06/10/2010

Deposited to the account of
 THOMAS L POUNDS III

account number	transit ABA	amount
xxxxxx8456	xxxx xxxx	\$4,152.96

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NON-NEGOTIABLE

Earnings Statement



JEDSON ENGINEERING INC
 5300 DUPONT CIRCLE, SUITE B
 MILFORD, OH 45150-2791

Period Ending: 05/23/2010
 Pay Date: 05/27/2010

Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 20
 AL: 5

00000000072
 THOMAS L POUNDS III
 30893 PARAPET COURT
 SPANISH FORT AL 36527

Social Security Number: XXX-XX-2498

earnings	rate	hours	this period	year to date
Regular	4549.20		4,549.20	50,496.12
bonus			2,615.79	4,321.74
Gross Pay			57,164.99	54,817.86

Other Benefits and Information

	this period	total to date
Adp 401K Match	286.60	2,192.74
401K		11,511.73

deductions	Statutory		
	Federal Income Tax	-314.59	685.45
	Social Security Tax	-438.72	3,345.40
	Medicare Tax	-102.60	782.39
	AL State Income Tax	-243.42	1,839.11
	Other		
	Adp 401K\$	-1,504.65*	11,511.73
	Dd Checking	-4,472.22	
	Dental Sec125	-4.93*	63.41
	Medical Sec125	-83.86*	796.37
	Net Pay	\$0.00	

* Excluded from federal taxable wages

Your federal taxable wages this period are
 \$5,571.55
 Your AL taxable wages this period are
 \$5,571.55

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JEDSON ENGINEERING INC
 5300 DUPONT CIRCLE, SUITE B
 MILFORD, OH 45150-2791

Advice number: 00000210075
 Pay date: 05/27/2010

Deposited to the account of
 THOMAS L POUNDS III

account number: xxxxxx8456
 transit ABA: xxxx xxxx
 amount: \$4,472.22

THIS IS NOT A CHECK

NON-NEGOTIABLE