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United States Bankruptcy ( Western District of Arkansa									Volur	oluntary Petition			
Name of De Womack			er Last, Firs	t, Middle):			Nam	e of Joint Do	ebtor (Spouse	e) (Last, First	t, Middle):		
All Other Na	mes used b	y the Debto	or in the last	8 years			All C	ther Names	used by the . maiden, and	Joint Debtor	in the last 8 ye	ars	
`		,	om Trim	& Tile			(mex	ide married,	, marden, and	Truce names	·/·		
Last four dig (if more than o	one, state all)	Sec. or Indi	vidual-Taxṛ	oayer I.D. (	(ITIN) No./	Complete E		four digits or ore than one, s		r Individual-	Taxpayer I.D. (	(ITIN) No	./Complete EIN
Street Addre	ss of Debto akeside I		Street, City,	and State)	i:		Stree	t Address of	f Joint Debtor	r (No. and St	reet, City, and	State):	
					Г	ZIP Code <b>72756</b>	-						ZIP Code
County of Ro Benton	esidence or	of the Princ	cipal Place	of Busines:	s:		Cour	ty of Reside	ence or of the	Principal Pl	ace of Business	s:	
Mailing Add	ress of Deb	otor (if diffe	rent from st	reet addres	ss):		Mail	ng Address	of Joint Debt	tor (if differe	ent from street a	nddress):	
					Г	ZIP Code	;						ZIP Code
Location of I (if different f				r			•						
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership  Nature of Business (Check one box)  □ Health Care Business Single Asset Real Estate a in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank				☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F ☐ C of ☐ C	ptcy Code Undiled (Check on hapter 15 Petitif a Foreign Mai hapter 15 Petitif a Foreign Nor	e box) ion for Re in Proceed ion for Re	ecognition ding ecognition				
Other (If check this	debtor is not box and stat	one of the al e type of enti	bove entities, ity below.)	☐ Othe	Tax-Exe (Check box tor is a tax- er Title 26	empt Entity s, if applicable exempt orgof the United and Revenu	e) ganization ed States	defined	are primarily co d in 11 U.S.C. red by an indiv onal, family, or	(Checonsumer debts § 101(8) as idual primarily	y for		are primarily ss debts.
Full Filin	. Ess attac	0	ee (Check o	ne box)				k one box:		Chapter 11	<b>Debtors</b> s defined in 11	IISC 8	101(51D)
☐ Filing Fe attach sig is unable ☐ Filing Fe	te to be paid gned applicate to pay fee the waiver re	l in installmation for the except in in quested (ap	e court's con estallments.	sideration Rule 1006 chapter 7 is	certifying t (b). See Offi ndividuals o	hat the deb cial Form 3A only). Must	Chec	Debtor is k if: Debtor's a to insider: k all applica A plan is Acceptance	not a small b aggregate not s or affiliates; ble boxes: being filed w ces of the pla	ncontingent land are less that with this petition were solicit	or as defined in liquidated debts n \$2,190,000.	from one	C. § 101(51D).  ng debts owed  e or more
Statistical/A  Debtor est	stimates tha	t funds will	l be availabl					ses paid		THIS	S SPACE IS FOR	COURT U	JSE ONLY
there wil	l be no fund	ls available	for distribu	tion to uns	ecured cred	litors.	e expens	para,					
Estimated No.	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Li  \$0 to \$50,000	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500	1 \$500,000,001 to \$1 billion					

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bi (Official For	m 1)(1/08)		rage 2		
Voluntar	y Petition	Name of Debtor(s): Womack, Steven Roy			
(This page mu	st be completed and filed in every case)	, ,			
	All Prior Bankruptcy Cases Filed Within Last		additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more th	an one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K a pursuant to S	Exhibit A  sletted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individu I, the attorney for the petitioner nam- have informed the petitioner that [he 12, or 13 of title 11, United States C	Exhibit B al whose debts are primarily consumer debts.) ed in the foregoing petition, declare that I c or she] may proceed under chapter 7, 11, ode, and have explained the relief available critify that I delivered to the debtor the notice		
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Donald A. Brady, Jr. Signature of Attorney for Debtord Donald A. Brady, Jr. 97-			
	End	l ibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		ole harm to public health or safety?		
(T- b		ibit D	Fabilit D		
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made and nt petition:	-	a separate Eximote D.)		
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	=			
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal ass	ets in this District for 180		
	There is a bankruptcy case concerning debtor's affiliate, ge				
ם ו	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal a in the United States but is a defend	assets in the United States in lant in an action or		
	Certification by a Debtor Who Reside (Check all app		erty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	d, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment for				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	• •	-		
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(l))	).		

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

## **Voluntary Petition**

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

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

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

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

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

#### X /s/ Steven Roy Womack

Signature of Debtor Steven Roy Womack

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 3, 2009

Date

#### Signature of Attorney\*

#### X /s/ Donald A. Brady, Jr.

Signature of Attorney for Debtor(s)

#### Donald A. Brady, Jr. 97-047

Printed Name of Attorney for Debtor(s)

#### Blair and Brady

Firm Name

109 N. 34th Street Rogers, AR 72756

Address

### Email: email@johnmblair.com

### 479-631-0100 Fax: 479-631-8052

Telephone Number

# March 3, 2009

Date

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

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

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Womack, Steven Roy

#### Signatures

#### 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.

₹2	
×	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

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

•
*

Date

Address

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court** Western District of Arkansas

		Western District of Arkansas		
In re	Steven Roy Womack		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 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 five 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.]

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 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/ Steven Roy Womack
Steven Roy Womack
Date: March 3, 2009

Certificate Number: 00134-ARW-CC-004833645

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on September 4, 2008	, at	3:21	o'clock PM PDT,			
Steve Womack		receive	ed from			
Cricket Debt Counseling						
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credi	t counseling in the			
Western District of Arkansas	, ar	n individual [	or group] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h) and 111.						
A debt repayment plan was not prepared	If a d	lebt repaymen	t plan was prepared, a copy of			
the debt repayment plan is attached to this	certificat	e.				
This counseling session was conducted by	internet a	nd telephone				
Date: September 4, 2008	Ву	/s/Debbie Est	erwold			
	Name	Debbie Ester	wold			
	Title	Counselor				

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**B4** (Official Form 4) (12/07)

## **United States Bankruptcy Court** Western District of Arkansas

In re	Steven Roy Womack	even Roy Womack		
		Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express Platinum P O Box 650448 Dallas, TX 75265-0448	American Express Platinum P O Box 650448 Dallas, TX 75265-0448	credit card		35,516.68
Andersons Rt 1 box 199 B Huntsville, AR 72740	Andersons Rt 1 box 199 B Huntsville, AR 72740			1,500.00
Chase Auto Finance P O Box 78101 Phoenix, AZ 85062-8101	Chase Auto Finance P O Box 78101 Phoenix, AZ 85062-8101	2006 GMC Savanna Cargo Van, 40,000 miles (co-debtor is Claudia Limbaugh, 810 Audrey Lane, Rogers, AR 72758, currently is repossessed but debtor wants		14,131.63 (10,000.00 secured)
Chase Visa P O Box 94014 Palatine, IL 60094	Chase Visa P O Box 94014 Palatine, IL 60094	Credit card		33,410.73
Countrywide Homes P O Box 10219 Van Nuys, CA 91410-0219	Countrywide Homes P O Box 10219 Van Nuys, CA 91410-0219	11190 Lakeside Rogers AR 72756		140,448.52 (258,113.10 secured) (258,113.10 senior lien)
GE Money Bank P.O. Box 530912 Atlanta, GA 30353-0912	GE Money Bank P.O. Box 530912 Atlanta, GA 30353-0912	ATV - Polaris		10,200.00 (3,000.00 secured)
GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	Appliances		5,275.93
Global Financial / ANB PO Box 1547 Great Falls, MT 59403	Global Financial / ANB PO Box 1547 Great Falls, MT 59403	White utility trailer		3,172.26 (2,000.00 secured)

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Steven Roy Womack	Case No.	
	Debtor(s)	•	

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
GMAC	GMAC	2004 GMC		19,000.00
P O Box 78234 Phoenix, AZ 85062-8234	P O Box 78234 Phoenix, AZ 85062-8234	Silverado Truck, 80,000 miles		(15,000.00 secured)
GMAC	GMAC	2006 GMC Sierra		27,669.72
P O Box 78234 Phoenix, AZ 85062-8234	P O Box 78234 Phoenix, AZ 85062-8234	Truck, 60,000 miles		(20,000.00 secured)
Hardware Resources P O Box 72430 Bossier City, LA 71172	Hardware Resources P O Box 72430 Bossier City, LA 71172	Shop materials		3,000.00
Hogan Hardwoods P O Box 676118 Dallas, TX 75267-6118	Hogan Hardwoods P O Box 676118 Dallas, TX 75267-6118	Shop materials		1,500.00
IFC Credit Corporation 870 Waukegan Rd Ste 100 Morton Grove, IL 60053	IFC Credit Corporation 870 Waukegan Rd Ste 100 Morton Grove, IL 60053	Cabinet shop software		15,280.00
Keybank P O Box 94722 Cleveland, OH 44101-4722	Keybank P O Box 94722 Cleveland, OH 44101-4722	2003 Thunderbird Fastek 292 Boat, 300 hours		65,000.00 (60,000.00 secured)
Klingspor P O Box 2367 Hickory, NC 28603-2367	Klingspor P O Box 2367 Hickory, NC 28603-2367	materials for business		824.88
National City Commerical Cap P O Box 931034 Cleveland, OH 44193	National City Commerical Cap P O Box 931034 Cleveland, OH 44193	Equipment Ioan (Edge Bander)		10,000.00
Plains Capital Leasing 17304 Preston Road Ste 925 Dallas, TX 75252	Plains Capital Leasing 17304 Preston Road Ste 925 Dallas, TX 75252	Equipment loan (Komo)		94,606.85
Pulaski Bank P O Box 699 Bentonville, AR 72712	Pulaski Bank P O Box 699 Bentonville, AR 72712	credit card		4,200.12
Pulaski Bank P O Box 699 Bentonville, AR 72712	Pulaski Bank P O Box 699 Bentonville, AR 72712	2001 Isuzu Van, 150,000 miles		14,671.00 (12,000.00 secured)
White River 1197 Happy Hollow Rd Fayetteville, AR 72701	White River 1197 Happy Hollow Rd Fayetteville, AR 72701	business materials		970.60

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Steven Roy Womack	Case No.	
	Debtor(s)		

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Steven Roy Womack**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	March 3, 2009	Signature	/s/ Steven Roy Womack
			Steven Roy Womack
			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.

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court** Western District of Arkansas

In re	Steven Roy Womack		Case No	
_		Debtor ,		
			Chapter	11

## **SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	298,113.10		
B - Personal Property	Yes	4	147,875.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		694,395.17	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		206,848.73	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			8,100.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,666.44
Total Number of Sheets of ALL Schedu	iles	21			
	Te	otal Assets	445,988.10		
			Total Liabilities	901,243.90	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Western District of Arkansas

In re	Steven Roy Womack		Case No.	
-		Debtor		
			Chapter	11

# 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.  $\S$  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)	8,100.00
Average Expenses (from Schedule J, Line 18)	7,666.44
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,500.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		172,293.13
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		206,848.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		379,141.86

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B6A (Official Form 6A) (12/07)

In re	Steven Roy Womack	Case No.	
-		,	
		Debtor	

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

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
212/214 Florene St Fayetteville AR 72703 needs about \$20,000 worth in repairs	Duplex	-	40,000.00	0.00
11190 Lakeside Rogers AR 72756	Debtor's Residence	-	258,113.10	398,561.62

Sub-Total > 298,113.10 (Total of this page)

298,113.10

Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Steven Roy Womack	Case No.	
-		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

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

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

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

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	200.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Liberty Bank 4000 W Walnut Rogers AR 72756 Check Acct #0006107117, business account, this amount includes amount due for payroll	-	20,000.00
	cooperatives.	Liberty Bank, debit card account	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods and furnishings	-	1,350.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Wall pictures	-	25.00
6.	Wearing apparel.	Miscellaneous clothing	-	100.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

(Total of this page)

Sub-Total >

21,875.00

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

In	re Steven Roy Womack		C	ase No.	
			Debtor ,		
		SCHEDULE	B - PERSONAL PROPERT (Continuation Sheet)	$\Gamma \mathbf{Y}$	
	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
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

Sub-Total > **0.00**(Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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

In re	Steven Roy Womack	Case No

Debtor

# 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
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	١	White utility trailer	-	2,000.00
	other vehicles and accessories.	•	2005 Yukon Denali (GMC), 58,000 miles, this is ex-wife's car given to her in the divorce. My name has never come off the title yet.	-	15,000.00
		2	2004 Ford Van, 100,000 miles	-	2,000.00
		2	2004 GMC Silverado Truck, 80,000 miles	-	15,000.00
		2	2006 GMC Sierra Truck, 60,000 miles	-	20,000.00
		( F	2006 GMC Savanna Cargo Van, 40,000 miles co-debtor is Claudia Limbaugh, 810 Audrey Lane, Rogers, AR 72758, currently is repossessed but debtor wants to keep	-	10,000.00
26.	Boats, motors, and accessories.	2	2003 Thunderbird Fastek 292 Boat, 300 hours	-	60,000.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	١	woodworking tools	-	2,000.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
			(Total	Sub-Total of this page)	al > <b>126,000.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Steven Roy Womack		Case No.	
,		Debtor	,	

# **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
33. Farming equipments.	ment and	Х			
34. Farm supplies,	chemicals, and feed.	x			
35. Other personal not already lists	property of any kind ed. Itemize.	X			

| Sub-Total > 0.00 | | (Total of this page) | | Total > 147,875.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)		

In re	Steven Roy Womack		Case No.								
_	<u> </u>	Debtor									
	SCHEDULE C - PROPERTY CLAIMED AS EXEMPT										
(Check one	ims the exemptions to which debtor is entitled under: e box) .C. §522(b)(2) .C. §522(b)(3)	Check if debto \$136,875.	or claims a homestead e	exemption that exceeds							
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed	Current Value of Property Without Deducting Exemption							

NONE.

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B6D (Official Form 6D) (12/07)

In re	Steven Roy Womack	Case No	
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXFLXGEX	L I QU I D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 10611010254805  Chase Auto Finance P O Box 78101 Phoenix, AZ 85062-8101	x	-	2008 automobile loan 2006 GMC Savanna Cargo Van, 40,000 miles (co-debtor is Claudia Limbaugh, 810 Audrey Lane, Rogers, AR 72758, currently is repossessed but debtor wants to keep	Т	A T E D			
Account No. <b>20024542746</b>	4	_	Value \$ 10,000.00 2002	+	Н	_	14,131.63	4,131.63
Citi Mortgage P O Box 689196 Des Moines, IA 50368-9196	x	_	Residence 11190 Lakeside Rogers AR 72756  Value \$ 258,113.10				258,113.10	0.00
Account No. 148234030	+		4/1/2007		H		230,113.10	0.00
Countrywide Homes P O Box 10219 Van Nuys, CA 91410-0219	x	-	2nd mortgage 11190 Lakeside Rogers AR 72756  Value \$ 258,113.10				140,448.52	140,448.52
Account No. 1500010000255077	1	$\vdash$	2008	+	H	+	140,446.32	140,446.32
GE Money Bank P.O. Box 530912 Atlanta, GA 30353-0912		-	ATV - Polaris					
			Value \$ 3,000.00				10,200.00	7,200.00
continuation sheets attached			(Total of	Sub this		;)	422,893.25	151,780.15

In re	Steven Roy Womack	Case No
_		Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C C C D E B T C R	) N H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	- SP JF E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 079086543  Global Financial / ANB PO Box 1547 Great Falls, MT 59403	×	<b>-</b>	2008 trailer loan White utility trailer	Ť	T E D			
Account No. <b>611905907919</b>	$\blacksquare$		Value \$ 2,000.00 11/1/2004				3,172.26	1,172.26
GMAC P O Box 78234 Phoenix, AZ 85062-8234	x	\	automobile Ioan 2004 GMC Silverado Truck, 80,000 miles					
	_	_	Value \$ 15,000.00				19,000.00	4,000.00
GMAC P O Box 78234 Phoenix, AZ 85062-8234	×	[	7/1/2006 automobile Ioan 2006 GMC Sierra Truck, 60,000 miles					
	4	$\downarrow$	Value \$ 20,000.00				27,669.72	7,669.72
Account No. 03211020459557  Keybank P O Box 94722 Cleveland, OH 44101-4722	×	( <del>-</del>	boat loan 2003 Thunderbird Fastek 292 Boat, 300 hours  Value \$ 60,000.00				65,000.00	5,000.00
Account No. <b>07086705</b>	1	$\dagger$	2008				30,000.00	0,000.00
Pulaski Bank P O Box 699 Bentonville, AR 72712	×	\	automobile Ioan 2001 Isuzu Van, 150,000 miles					
			Value \$ 12,000.00				14,671.00	2,671.00
Sheet 1 of 2 continuation sheets a Schedule of Creditors Holding Secured Cla		ed to	) (Total of t	Subt his j			129,512.98	20,512.98

In re	Steven Roy Womack	Case No
-		, Debtor

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

r	_	_		_	_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>89042824</b>		Г	1/24/2005	Ť	TED			
Pulaski Bank P O Box 699 Bentonville, AR 72712		_	Cabinet shop & land 17225 Posy Mt Rd Rogers AR 72756		D			
			Value \$ 128,788.94	┞		Н	128,788.94	0.00
Account No. 0852690521900001  State Farm Bank P.O. Box 3299  Milwaukee, WI 53201	x	_	9/1/2005 automobile loan 2005 Yukon Denali (GMC), 58,000 miles, this is ex-wife's car given to her in the divorce. My name has never come off the title yet.					
			Value \$ 15,000.00				13,200.00	0.00
Account No.			Value \$	-				
Account No.			Value \$					
Account No.			Value \$					
Sheet <b>2</b> of <b>2</b> continuation sheets attacted Schedule of Creditors Holding Secured Claims		d to	) (Total of t	ubt his			141,988.94	0.00
Schedule of Cleunois Holding Secured Claims			(Report on Summary of Sc	Т	ota	ıl	694,395.17	172,293.13

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B6E (Official Form 6E) (12/07)

•				
In re	Steven Roy Womack		Case No.	
-		Debtor		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. $\$$ 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Steven Roy Womack		Case No.	
_		Debtor ,		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UZLLQULDAT	SPUTE	AMOUNT OF CLAIM
Account No. 37170199564200			2008	Ť	T E		
American Express Platinum P O Box 650448 Dallas, TX 75265-0448		-	credit card		D		35,516.68
Account No. WOMAST							
Andersons Rt 1 box 199 B Huntsville, AR 72740	х	-					1,500.00
Account No. <b>4427-1030-1668-8367</b>	_	-	credit card	┢		_	1,000.00
Bank of America P.O. Box 5270 Carol Stream, IL 60197-5270		-	credit card				
							20.00
Account No. 4264-2890-3285-9771  Bank of America P.O. Box 5270  Carol Stream, IL 60197-5270		-	credit card				
							150.00
_4 continuation sheets attached			(Total of t	Subi his			37,186.68

In re	Steven Roy Womack	Case No.
-		Debtor

				_	_	_	1
CREDITOR'S NAME,	Ιç	Hu	usband, Wife, Joint, or Community	15	U	l P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	۱۲	AMOUNT OF CLAIM
Account No. <b>401572512</b>			Shop phone	T	ΙE		
Centurytel P.O. Box 60000 Marion, LA 71260-6000		-			D		229.69
Account No. 4147-2020-2027-0755	l		2008				
Chase Visa P O Box 94014 Palatine, IL 60094	x	-	Credit card				33,410.73
	▙	_		╀	_	_	
Account No. EXE001  Digital Entertainment Systems 2349 W Hudson Rd Rogers, AR 72756	-	-	Shop Security System				21.80
Account No. 6034590034014263  GE Money Bank P.O. Box 960061  Orlando, FL 32896-0061	-	-	2008 Appliances				5,275.93
Account No. EXE110	Ħ	T	Shop materials	T			
Hardware Resources P O Box 72430 Bossier City, LA 71172		-	·				3,000.00
Sheet no1 of _4 sheets attached to Schedule of				Sub	tota	.1	41,938.15
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	41,930.13

In re	Steven Roy Womack	Case No.
-	,	Debtor

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. E1012			Shop materials	l'	Ę		
Hogan Hardwoods P O Box 676118 Dallas, TX 75267-6118		-			D		1,500.00
Account No. 22676701			10/10/06				
IFC Credit Corporation 870 Waukegan Rd Ste 100 Morton Grove, IL 60053	х	-	Cabinet shop software				45,000,00
							15,280.00
Account No. 106835  Klingspor P O Box 2367 Hickory, NC 28603-2367		-	2/2008 materials for business				824.88
Account No. <b>73978000</b>			2006	T		T	
National City Commerical Cap P O Box 931034 Cleveland, OH 44193	x	-	Equipment loan (Edge Bander)				10,000.00
Account No. 31320		$\vdash$	3/7/08	$\vdash$		$\vdash$	
Northwest Physicians P. O. Box 1069 Lowell, AR 72745-1069		-	medical				52.00
Sheet no. 2 of 4 sheets attached to Schedule of				Sub	tota	ıl	27.656.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	27,656.88

In re	Steven Roy Womack	Case No	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	U	DISPUTED	AMOUNT OF CLAIM
Account No. 0003330-001		T	8/31/06		I D A T E D		
Plains Capital Leasing 17304 Preston Road Ste 925 Dallas, TX 75252	x	-	Equipment Ioan (Komo)		D		94,606.85
Account No. 4121-2582-8000-7444			2008				
Pulaski Bank P O Box 699 Bentonville, AR 72712		-	credit card				
		L					4,200.12
Account No. 5246959725  Quest Diagnostics P O Box 740698  Cincinnati, OH 45274-0698		_	6/16/08 medical				95.00
Account No.		T					
Village on the Creeks 16969 Texas Ave. Suite 500 Webster, TX 77598		-					114.45
Account No. 11693	T		12/20/07	T			
White River 1197 Happy Hollow Rd Fayetteville, AR 72701		-	business materials				970.60
Sheet no. 3 of 4 sheets attached to Schedule of				Sub			99,987.02
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	l,

In re	Steven Roy Womack	Case No.	
	· · · · · · · · · · · · · · · · · · ·	, Debtor	

		_					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	U C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			Shop internet	l'	Ę		
Wildblue P O Box 4427 Englewood, CO 80155		-			D		80.00
Account No.	┝	$\vdash$		$\vdash$	$\vdash$	┝	
Account No.							
Account No.	┢	┢		┢	-	┢	
. Account 1 to							
Account No.							
Account No.							
Sheet no. 4 of 4 sheets attached to Schedule of				Sub	tota	1	00.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	80.00
			(Report on Summary of So		Tota		206,848.73
			(keport on Summary of So	nec	ıuıc	8)	

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In re Steven Roy Womack Case No.\_\_\_\_

### 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).

Debtor

■ 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

B6G (Official Form 6G) (12/07)

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. B6H (Official Form 6H) (12/07)

In re	Steven Roy Womack	Case No.	
_		Debtor ,	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

#### NAME AND ADDRESS OF CODEBTOR

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 co-debtor with Steve Womack

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 co-debtor with Steve Womack

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 co-debtor with Steve Womack

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 co-debtor with Steve Womack

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 ex-wife

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 ex-wife

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 ex-wife

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 ex-wife

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758 ex-wife

#### NAME AND ADDRESS OF CREDITOR

State Farm Bank P.O. Box 3299 Milwaukee, WI 53201 2005 Yukon Denali

Pulaski Bank P O Box 699 Bentonville, AR 72712 2004 Ford Van

Keybank P O Box 94722 Cleveland, OH 44101-4722 2003 Thunderbird Fastek 292 Boat

Chase Auto Finance P O Box 78101 Phoenix, AZ 85062-8101 2006 GMC Savanna Cargo Van

National City Commerical Cap P O Box 931034 Cleveland, OH 44193

Chase Visa P O Box 94014 Palatine, IL 60094

Plains Capital Leasing 17304 Preston Road Ste 925 Dallas, TX 75252

IFC Credit Corporation 870 Waukegan Rd Ste 100 Morton Grove, IL 60053

Citi Mortgage P O Box 689196 Des Moines, IA 50368-9196

In re	Steven Roy Womack	Case No	
_	•		

Debtor

# **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Claudia Limbaugh	Countrywide Homes
810 E Audrey Lane	P O Box 10219
Rogers, AR 72758	Van Nuys, CA 91410-0219
ex-wife	
Claudia Limbaugh	Global Financial / ANB
810 E Audrey Lane	PO Box 1547
Rogers, AR 72758	Great Falls, MT 59403
ex-wife	
Claudia Limbaugh	State Farm Bank
810 E Audrey Lane	P.O. Box 3299
Rogers, AR 72758	Milwaukee, WI 53201
ex-wife	
Claudia Limbaugh	Pulaski Bank
810 E Audrey Lane	P O Box 699
Rogers, AR 72758	Bentonville, AR 72712
ex-wife	
Claudia Limbaugh	GMAC
810 E Audrey Lane	P O Box 78234
Rogers, AR 72758	Phoenix, AZ 85062-8234
ex-wife	
Claudia Limbaugh	GMAC
810 E Audrey Lane	P O Box 78234
Rogers, AR 72758	Phoenix, AZ 85062-8234
ex-wife	
Claudia Limbaugh	Chase Auto Finance
810 E Audrey Lane	P O Box 78101
Rogers, AR 72758	Phoenix, AZ 85062-8101
ex-wife	
Claudia Limbaugh	Keybank
810 E Audrey Lane	P O Box 94722
Rogers, AR 72758	Cleveland, OH 44101-4722
ex-wife	
Claudia Limbaugh	Andersons
810 E Audrey Lane	Rt 1 box 199 B
Rogers, AR 72758	Huntsville, AR 72740

**B6I (Official Form 6I) (12/07)** 

In re	Steven Roy Womack		Case No.	
	-	Debtor(s)		

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

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

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AND SE	POUSE		
	RELATIONSHIP(S):	AGE(S):			
Divorced	Son	16			
Employment:	DEBTOR		SPOUSE		
Occupation	Self-employed				
Name of Employer	Steve Womack (self-employed)				
How long employed	10 years				
Address of Employer	11190 Lakeside Dr. Rogers, AR 72756				
INCOME: (Estimate of avera	age or projected monthly income at time case filed)	•	DEBTOR		SPOUSE
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$	3,000.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	3,000.00	\$	N/A
4. LESS PAYROLL DEDUC	TIONS				
<ul> <li>a. Payroll taxes and soci</li> </ul>	ial security	\$	900.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):			0.00	\$	N/A
		\$	0.00	\$_	N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	900.00	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,100.00	\$_	N/A
7. Regular income from opera	ation of business or profession or farm (Attach detailed sta	tement) \$	0.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	support payments payable to the debtor for the debtor's us	se or that of	0.00	\$	N/A
11. Social security or government (Specify):		¢	0.00	\$	N/A
(Specify).			0.00	ф —	N/A
12. Pension or retirement inco	oma		0.00	\$ — \$	N/A
13. Other monthly income	onic	Ψ_	0.00	Ψ_	14/7
	d income form Executive Designs, Inc.	\$	6,000.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$_	6,000.00	\$	N/A
		\$	8,100.00	\$	N/A
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	φ	<u>,                                      </u>		
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line	e 15)	\$	8,100	.00

(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:

B6J (Official Form 6J) (12/07)

In re	Steven Roy Womack		Case No.	
		Debtor(s)	<del>-</del>	

# ${\bf SCHEDULE\; J - CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

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

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monuny
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,671.44
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	570.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	600.00
<ul><li>5. Clothing</li><li>6. Laundry and dry cleaning</li></ul>	\$	200.00
7. Medical and dental expenses	\$ \$	400.00
8. Transportation (not including car payments)	\$ ——	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	T	_
a. Homeowner's or renter's	\$	200.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	575.00
b. Other <b>boat payment</b>	\$	700.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	1,000.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicables on the Statistical Summary of Contain Linkilities and Balated Data)	\$	7,666.44
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	<b>.</b>
a. Average monthly income from Line 15 of Schedule I	\$	8,100.00
b. Average monthly expenses from Line 18 above	\$	7,666.44
c. Monthly net income (a. minus b.)	\$	433.56

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In re	Steven Roy Womack	•			Case No.	
				Debtor(s)		

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

# **Other Utility Expenditures:**

Cable, satellite, internet	\$ 70.00
Cell phone	\$ 500.00
Total Other Utility Expenditures	\$ 570.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Western District of Arkansas

In re	Steven Roy Womack			Case No.	
			Debtor(s)	Chapter	11
	<b>DECLARATION C</b>	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEF	BTOR
	I declare under penalty of perjury the 23 sheets, and that they are true and cor				
Date	March 3, 2009	Signature	/s/ Steven Roy Womack Steven Roy Womack Debtor	<b>.</b>	

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

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B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court** Western District of Arkansas

In re	Steven Roy Womack		Case No.	
		Debtor(s)	Chapter	11

#### STATEMENT OF FINANCIAL AFFAIRS

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

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

#### **DEFINITIONS**

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

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

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

None П

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

AMOUNT	SOURCE
\$0.00	2008 taxes have not been prepared. We will supplement when done.
\$0.00	ytd we will supplement this info prior to the 341 (a) mtg
\$0.00	2007 taxes have not been done. We will supplement when completed

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

None

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

AMOUNT SOURCE

#### 3. Payments to creditors

None

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

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 (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Quality Mills Works	DATES OF PAYMENTS Feb 13th m/l	AMOUNT PAID <b>\$10,000.00</b>	AMOUNT STILL OWING <b>\$0.00</b>
Plunkett Distributing	Feb 13th	\$10,000.00	\$0.00
Sherman Williams 2887 N. College Fayetteville, AR 72703-3413	Feb. 13th	\$10,000.00	\$0.00
Pulaski Bank Arkanas National Bank PO Box 7299 Little Rock, AR 72217-7299	Pulaski was paid off from sale of cabinet shop. Debt amount of approx. \$67,000	\$67,000.00	\$0.00
Pulaski Bank Arkanas National Bank PO Box 7299 Little Rock, AR 72217-7299	paid off 2004 ford Van on or about Feb 13th, 2009	\$4,300.00	\$0.00
Citi Mortgage		\$4,599.00	\$258,000.00
Countrywide Home Loans PO Box 650070 Dallas, TX 75265-0070		\$3,415.32	\$140,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

2

None

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

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

3

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

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

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER The Sherwin-Williams

NATURE OF PROCEEDING Collections

collection

COURT OR AGENCY AND LOCATION **Benton County Circuit Court**  STATUS OR DISPOSITION

Company v. Steve Womack

Bentonville AR

**Pending** 

d/b/a Womack Trim & Tile CV 2008-1890-4

Plainscapital Leasing LLC v. breach of contract

Benton County Circuit Court set for trial on March 4, 2009

**Executive Design, Inc., Steve** R. Womack, Claudia Womack CIV 2008-3083-6

Anderson Gas v. Steve

Madison County Circuit Court set for trial on March 18, 2009

Womack CV-2008-320-4

None

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

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None П

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Platinum Capital Investments** PO Box 2504 Grapevine, TX 76099-2504

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN Jan 2009

DESCRIPTION AND VALUE OF **PROPERTY CNC** Woodworking machine

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

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

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

OF PROPERTY

### 9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

**CCOA** 

Don Brady 216 1/2 E. Emma Ave. Springdale, AR 72764

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

charged debtor \$40.00 for credit counseling services

paid \$3000 for bankruptcy related services which included the filing fee. Promise is for \$5,000

### 10. Other transfers

None П

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

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

Rob Morgan Bella Vista, AR 72714 former employee

DATE 2-13-2009 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

sold cabinet shop which was the debtor's business on 17225 Posy Mt. Road, Rogers, Arkansas. Rob obtained an SBA loan. Sold for \$320,000 against a debt of \$200,000. After closing cost, there remained 104,000. Debtor has been paying off debt. the purchase of this property also included a 2001 Izuzu box van.

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

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

#### 11. Closed financial accounts

None 

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

NAME AND ADDRESS OF INSTITUTION Pulaski Bank **Arkanas National Bank** PO Box 7299 Little Rock, AR 72217-7299

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE checking account was closed on or about Jan 2009

AMOUNT AND DATE OF SALE OR CLOSING zero at time of closing

5

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

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

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

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

NAME

#### 17. Environmental Information.

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

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

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

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

None

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

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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

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

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

6

18	. Nature.	location	and	name	of h	usines	25
10	. Mature.	iocation	anu	паше	VI 17		۹

None

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

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

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

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

NAME Executive Design, Inc. ADDRESS ran from debtor's home

NATURE OF BUSINESS woodworking/cabinetry

BEGINNING AND ENDING DATES

2006 to the present

7

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

NAME ADDRESS

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

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

### 19. Books, records and financial statements

None

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

NAME AND ADDRESS

Debtor

DATES SERVICES RENDERED

Debtor maintained the books and turned them over to an accountant for tax purposes

purpose

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

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

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
OF STOCK OWNERSHIP
Debtor
president
owns 100% of the stock

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None 
b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

Claudia Limbaugh secretary through divorce decree Oct 16th 2007 Rogers, AR 72756

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

9

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date March 3, 2009 Signature /s/ Steven Roy Womack
Steven Roy Womack
Debtor

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

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# United States Bankruptcy Court Western District of Arkansas

In re	e Steven Roy Womack		Case No.		
	•	Debtor(s)	Chapter	11	
	DISCLOSURE OF COMP	PENSATION OF ATTO	RNEY FOR D	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptc	y, or agreed to be pa	id to me, for services	
	For legal services, I have agreed to accept		\$	5,000.00	
	Prior to the filing of this statement I have receive	ed	\$	1,961.00	
	Balance Due		\$	3,039.00	
2.	\$				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are men	bers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed competopy of the agreement, together with a list of the				aw firm. A
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspect	s of the bankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed]         Negotiations with secured creditors to reaffirmation agreements and applications of liens on     </li> </ul>	statement of affairs and plan which ditors and confirmation hearing, a to reduce to market value; ex- ations as needed; preparation	n may be required; and any adjourned he emption planning	arings thereof; ; preparation and f	filing of
7.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.	fee does not include the following dischargeability actions, judi	g service: cial lien avoidand	es, relief from stay	y actions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the de	ebtor(s) in
Date	ed: March 3, 2009	/s/ Donald A. Bra Donald A. Brady, Blair and Brady 109 N. 34th Stree Rogers, AR 7275	Jr. 97-047 t		
		479-631-0100 Fa	x: 479-631-8052		

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF ARKANSAS

# 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)

- 1. 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, 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.
- 2. 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.
- 3. 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.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08)

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.

- 2. 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.
- 3. 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.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Donald A. Brady, Jr. 97-047	m X /s/ Donald A. Brady, Jr.	March 3, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
109 N. 34th Street		
Rogers, AR 72756		
479-631-0100		
email@johnmblair.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) ha		
Steven Roy Womack	X /s/ Steven Roy Womack	March 3, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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## United States Bankruptcy Court Western District of Arkansas

		Western District of Arkansas		
In re	Steven Roy Womack		Case No.	
		Debtor(s)	Chapter 11	
	VERI	FICATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtor hereby verifies th	hat the attached list of creditors is true and co	orrect to the best of his/her knowledge.	
Date:	March 3, 2009	/s/ Steven Roy Womack		
		Steven Roy Womack		

Signature of Debtor

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

Andersons Rt 1 box 199 B Huntsville, AR 72740

Bank of America P.O. Box 5270 Carol Stream, IL 60197-5270

Centurytel
P.O. Box 60000
Marion, LA 71260-6000

Chase Auto Finance P O Box 78101 Phoenix, AZ 85062-8101

Chase Visa P O Box 94014 Palatine, IL 60094

Citi Mortgage P O Box 689196 Des Moines, IA 50368-9196

Claudia Limbaugh 810 E Audrey Lane Rogers, AR 72758

Countrywide Homes P O Box 10219 Van Nuys, CA 91410-0219

Digital Entertainment Systems 2349 W Hudson Rd Rogers, AR 72756

GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061 GE Money Bank P.O. Box 530912 Atlanta, GA 30353-0912

Global Financial / ANB PO Box 1547 Great Falls, MT 59403

GMAC P O Box 78234 Phoenix, AZ 85062-8234

Hardware Resources P O Box 72430 Bossier City, LA 71172

Hogan Hardwoods P O Box 676118 Dallas, TX 75267-6118

IFC Credit Corporation 870 Waukegan Rd Ste 100 Morton Grove, IL 60053

Keybank P O Box 94722 Cleveland, OH 44101-4722

Klingspor P O Box 2367 Hickory, NC 28603-2367

National City Commerical Cap P O Box 931034 Cleveland, OH 44193

Northwest Physicians P. O. Box 1069 Lowell, AR 72745-1069

Plains Capital Leasing 17304 Preston Road Ste 925 Dallas, TX 75252 Pulaski Bank P O Box 699 Bentonville, AR 72712

Quest Diagnostics P O Box 740698 Cincinnati, OH 45274-0698

State Farm Bank P.O. Box 3299 Milwaukee, WI 53201

Village on the Creeks 16969 Texas Ave. Suite 500 Webster, TX 77598

White River 1197 Happy Hollow Rd Fayetteville, AR 72701

Wildblue P O Box 4427 Englewood, CO 80155

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

In re	Steven Roy Womack				
	Debtor(s)				
Case N	fumber:				
	(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. CALCULATIO	ON OF CURRI	ENT	ΓΝ	ONTHLY IN	COM	Œ			
1	Marital/filing status. Check the box that applies at a. ■ Unmarried. Complete only Column A ("Dob. □ Married, not filing jointly. Complete only c. □ Married, filing jointly. Complete both Column A ("Doba")	ebtor's Income'') fo olumn A (''Debtor's I mn A (''Debtor's I	or L 's In	ine ico me	s 2-10. me'') for Lines 2-1 '') and Column B (	0. '''Spou		for Lines 2-10.		
	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.				Column A  Debtor's Income	Column B Spouse's Income				
2	Gross wages, salary, tips, bonuses, overtime, con	nmissions.				\$	3,000.00	\$		
3	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.						5,500.00	*		
Ü	Cuasa manimta	Debtor \$ <b>0.</b>	00	¢	Spouse	-11				
	<ul><li>a. Gross receipts</li><li>b. Ordinary and necessary business expenses</li></ul>			\$		+				
	c. Business income	Subtract Line b from	-	т.	a	\$	0.00	\$		
	<b>Net Rental and other real property income.</b> Sub difference in the appropriate column(s) of Line 4.						1 0.00			
4	a. Gross receipts		.00	\$	Spouse	11				
	b. Ordinary and necessary operating expenses		.00			11				
	c. Rent and other real property income	Subtract Line b fi	_		e a	\$	0.00	\$		
5	Interest, dividends, and royalties.				\$	0.00				
6	Pension and retirement income.					\$	0.00	\$		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.			\$	0.00	\$				
8	Unemployment compensation. Enter the amount i However, if you contend that unemployment comp benefit under the Social Security Act, do not list th or B, but instead state the amount in the space belo Unemployment compensation claimed to be a benefit under the Social Security Act Debtor	ensation received be amount of such cow:	y yo ompe	ens	r your spouse was a ation in Column A		0.00	4		
9	Income from all other sources. Specify source an on a separate page. Total and enter on Line 9. Do n payments paid by your spouse if Column B is con alimony or separate maintenance. Do not includ Security Act or payments received as a victim of a victim of international or domestic terrorism.  a. dividend income b.	d amount. If necess tot include alimony mpleted, but include any benefits rece	ary, or de al ved gains	lis sep ll o unc st h	additional sources arate maintenance ther payments of the the Social	<b>-</b>	5,500.00			
	Subtotal of current monthly income. Add lines 2	1 '	an	-	f Column R is	_	3,300.00	φ		
			. an	1	LA CHILLION DO IS					

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

11	<b>Total current monthly income.</b> If Column B has been completed, a Line 10, Column B, and enter the total. If Column B has not been confrom Line 10, Column A.		
	Part II. VERIFIC	CATION	
12	I declare under penalty of perjury that the information provided in the must sign.)  Date: March 3, 2009		rue and correct. (If this is a joint case, both debtors  /s/ Steven Roy Womack Steven Roy Womack (Debtor)

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