

United States Bankruptcy Court
Middle District of Florida

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): McEachern, Neil Scott	Name of Joint Debtor (Spouse) (Last, First, Middle): Rivera, Elizabeth Sumpaico
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9256	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0392
Street Address of Debtor (No. and Street, City, and State): 2942 Lantana Lakes Drive East Jacksonville, FL ZIP Code 32246	Street Address of Joint Debtor (No. and Street, City, and State): 2942 Lantana Lakes Drive East Jacksonville, FL ZIP Code 32246
County of Residence or of the Principal Place of Business: Duval	County of Residence or of the Principal Place of Business: Duval
Mailing Address of Debtor (if different from street address): 3832-10 Baymeadows Road, Number 327 Jacksonville, FL ZIP Code 32217	Mailing Address of Joint Debtor (if different from street address): 3832-10 Baymeadows Road, Number 327 Jacksonville, FL ZIP Code 32217
Location of Principal Assets of Business Debtor (if different from street address above):	

<p>Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <p>Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p>Statistical/Administrative Information</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>										<p>THIS SPACE IS FOR COURT USE ONLY</p>																					
<p>Estimated Number of Creditors</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>										<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	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		
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): McEachern, Neil Scott Rivera, Elizabeth Sumpaico	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/ Jason A. Burgess Signature of Attorney for Debtor(s) (Date) Jason A. Burgess 40757	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue			
(Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property			
(Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): McEachern, Neil Scott Rivera, Elizabeth Sumpaico	
<p>Signatures</p> <p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Neil Scott McEachern Signature of Debtor Neil Scott McEachern</p> <p>X /s/ Elizabeth Sumpaico Rivera Signature of Joint Debtor Elizabeth Sumpaico Rivera</p> <p>Telephone Number (If not represented by attorney)</p> <p>October 26, 2010 Date</p> <p>Signature of Attorney*</p> <p>X /s/ Jason A. Burgess Signature of Attorney for Debtor(s)</p> <p>Jason A. Burgess 40757 Printed Name of Attorney for Debtor(s)</p> <p>The Law Offices of Jason A. Burgess, LLC Firm Name 2350 Park Street Jacksonville, FL 32204</p> <p>Address</p> <p>Email: jason@jasonaburgess.com 904-521-9868 Telephone Number</p> <p>October 26, 2010 Date</p> <p>*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.</p> <p>Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>			<p>Signature of a Foreign Representative</p> <p>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.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p>X Signature of Foreign Representative</p> <p>Printed Name of Foreign Representative</p> <p>Date</p> <p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>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.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p>X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Date</p> <p>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:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>

United States Bankruptcy Court
Middle District of Florida

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

Debtor(s)

Case No.
Chapter

11

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

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

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

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

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

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

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Neil Scott McEachern
Neil Scott McEachern

Date: October 26, 2010

United States Bankruptcy Court
Middle District of Florida

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

Debtor(s)

Case No.
Chapter

11

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

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

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

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4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Elizabeth Sumpaico Rivera
Elizabeth Sumpaico Rivera

Date: October 26, 2010

United States Bankruptcy Court
Middle District of Florida

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

Debtor(s)

Case No.

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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	32 Hawaiian Blvd, St. Augustine, Florida 32080		359,029.00 (288,000.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	216 Glenview Blvd, Unit 105, Daytona Beach, Florida 32218		101,946.00 (70,500.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	1856 Denmark Drive, Orange Park, Florida 32080		310,967.00 (283,500.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	106 Westridge Court, Kingsland, Georgia 31548		11,762.00 (102,000.00 secured) (104,863.00 senior lien)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	121 Millers Trace, St. Marys, Georgia 31558		96,683.00 (89,298.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	2944 Sandy Branch, Jacksonville, Florida		220,648.00 (214,000.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	1780 Denmark Drive, Orange Park, Florida 32003		157,412.00 (151,400.00 secured)
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	9027 Tropical Bend Circle, Jacksonville, Florida 32256		227,000.00 (210,000.00 secured)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	3591 Kernan Blvd So., Unit 802, Jacksonville, Florida 32224		163,250.00 (52,000.00 secured)
GreenPoint Mortgage 100 Woodhollow Drive Novato, CA 94945	GreenPoint Mortgage 100 Woodhollow Drive Novato, CA 94945	151 Huntington Drive, Kingsland, Georgia 31548		136,989.00 (107,000.00 secured)
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	8995 Bensalem Drive, Jacksonville, Florida 32257		294,394.00 (262,000.00 secured)
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	8995 Bensalem Drive, Jacksonville, Florida 32257		72,581.00 (262,000.00 secured) (294,394.00 senior lien)
Montreux at Deerwood HOA 8550 Touchton Road Jacksonville, FL 32216	Montreux at Deerwood HOA 8550 Touchton Road Jacksonville, FL 32216	8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216		7,500.00 (95,000.00 secured) (219,092.00 senior lien)
PNC Financial Services c/o National City Bank 1 PNC Plaza 249 5th Ave. Pittsburgh, PA 15222	PNC Financial Services c/o National City Bank 1 PNC Plaza Pittsburgh, PA 15222	3591 Kernan Blvd South, Unit 512, Jacksonville, Florida 32224		130,000.00 (58,000.00 secured) (173,000.00 senior lien)
PNC Financial Services c/o National City Bank 1 PNC Plaza 249 5th Ave. Pittsburgh, PA 15222	PNC Financial Services c/o National City Bank 1 PNC Plaza Pittsburgh, PA 15222	3591 Kernan Blvd South, Unit 512, Jacksonville, Florida 32224		173,000.00 (58,000.00 secured)
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	2944 Sandy Branch, Jacksonville, Florida		100,000.00 (214,000.00 secured) (220,648.00 senior lien)
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	6781 & 6783 Veronica Court South, St. Augustine, Florida 32086		100,000.00 (280,000.00 secured) (281,709.00 senior lien)
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	32 Hawaiian Blvd, St. Augustine, Florida 32080		100,000.00 (288,000.00 secured) (359,029.00 senior lien)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216		184,092.00 (95,000.00 secured)
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216		35,000.00 (95,000.00 secured) (184,092.00 senior lien)

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

We, **Neil Scott McEachern** and **Elizabeth Sumpaico Rivera**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date October 26, 2010

Signature /s/ Neil Scott McEachern
Neil Scott McEachern
 Debtor

Date October 26, 2010

Signature /s/ Elizabeth Sumpaico Rivera
Elizabeth Sumpaico Rivera
 Joint Debtor

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

United States Bankruptcy Court
Middle District of Florida

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

Chapter _____

11

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	2,506,490.00		
B - Personal Property	Yes	4	105,221.35		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	6		3,597,601.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		2,953.14	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,953.80
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,986.00
Total Number of Sheets of ALL Schedules		23			
	Total Assets		2,611,711.35		
		Total Liabilities		3,600,554.14	

United States Bankruptcy Court
Middle District of Florida

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera** Case No. _____
 _____, Debtors 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. § 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)	2,953.80
Average Expenses (from Schedule J, Line 18)	2,986.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,822.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,116,640.00
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		2,953.14
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,119,593.14

In re

**Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
32 Hawaiian Blvd, St. Augustine, Florida 32080	Tenancy by the Entirety	J	288,000.00	459,029.00
1856 Denmark Drive, Orange Park, Florida 32080	Tenancy by the Entirety	J	283,500.00	310,967.00
123 Millers Trace, St. Marys, Georgia 31558	Tenancy by the Entirety	J	113,792.00	88,263.00
121 Millers Trace, St. Marys, Georgia 31558	Tenancy by the Entirety	J	89,298.00	96,683.00
Homestead Property: 2942 Lantana Lakes Drive East, Jacksonville, Florida 32246	Tenancy by the Entirety	J	130,000.00	135,513.00
6781 & 6783 Veronica Court South, St. Augustine, Florida 32086	Tenancy by the Entirety	J	280,000.00	381,709.00
1780 Denmark Drive, Orange Park, Florida 32003	Tenancy by the Entirety	J	151,400.00	157,412.00
216 Glenview Blvd, Unit 105, Daytona Beach, Florida 32218	Tenancy by the Entirety	J	70,500.00	103,946.00
106 Westridge Court, Kingsland, Georgia 31548	Tenancy by the Entirety	J	102,000.00	116,625.00
8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216	Tenancy by the Entirety	J	95,000.00	226,592.00
2944 Sandy Branch, Jacksonville, Florida	Tenancy by the Entirety	J	214,000.00	320,648.00
3591 Kernal Blvd South, Unit 512, Jacksonville, Florida 32224	Tenancy by the Entirety	J	58,000.00	306,000.00
8995 Bensalem Drive, Jacksonville, Florida 32257	Tenancy by the Entirety	J	262,000.00	366,975.00
9027 Tropical Bend Circle, Jacksonville, Florida 32256	Joint tenant	W	210,000.00	227,000.00
151 Huntington Drive, Kingsland, Georgia 31548	Joint tenant	W	107,000.00	136,989.00

Sub-Total > **2,454,490.00** (Total of this page)

1 continuation sheets attached to the Schedule of Real Property

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

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
3591 Kernan Blvd So., Unit 802, Jacksonville, Florida 32224	Joint tenant	W	52,000.00	163,250.00

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

Sub-Total > **52,000.00** (Total of this page)

Total > **2,506,490.00**

(Report also on Summary of Schedules)

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Joint Checking Account (9868)	J	1,279.00
		Bank of America Joint Checking Account (8268)	J	9,899.00
		Bank of America Joint Money Market (9897)	J	28.00
		Compass Bank Joint Checking (1550)	J	8,266.00
		USAA Bank Joint Savings Account (7391)	J	17,089.00
		USAA Bank Joint Checking Account (7405)	J	939.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living Room Furniture, Bedroom Furniture, Small Kitchen Appliances, Dining Room Furniture, Washer & Dryer, Computer, Televisions, Kitchenware, Bathroom Supplies, Various Household Goods	J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and Pictures	J	100.00
6. Wearing apparel.		Men's and Women's Clothing	J	250.00
7. Furs and jewelry.		Wedding Bands, Watches, and Costume Jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		Browning 9MM, Remington 700 BBL, & Remington 206 Pump	J	800.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Policies through RailAmerica	J	0.00
			Sub-Total > (Total of this page)	41,170.00

3 continuation sheets attached to the Schedule of Personal Property

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		USAA Roth IRA	W	5,000.35
		Fidelity 401(k)	H	18,372.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Interest in RM Enterprises, LLC; [BOA Checking (8570) \$3,198.93; BOA Checking (8583) \$13,959.17; Compass Checking (7831) \$10,461.49]	J	27,618.00
		100% Interest in FDIS North Florida, LLC; [Compass Bank Business Checking (6563) \$500.00; Compass Bank Business Checking (6571) \$500.00]	J	1,000.00
		100% Interest in RIVERATECH MEDIA & MARKETING, LLC; [Compass Checking (9841) \$418.00; Compass Checking (5092) \$488.00]	J	906.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Past Due Rent from Tenant	J	2,500.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Sub-Total > (Total of this page)				55,396.35

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

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Commercial Pilot License and Certified Flight Instructor License	H	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Dodge Durango	J	1,150.00
		2003 Chrysler PT Cruiser	J	1,500.00
		1991 Jeep Cherokee	J	500.00
26. Boats, motors, and accessories.		1980 Aqua Sport 19ft Boat	J	900.00
		1984 13ft Boston Whaler Boat	J	800.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computers	J	150.00
29. Machinery, fixtures, equipment, and supplies used in business.		Furniture in rentals including appliances	J	2,500.00
30. Inventory.	X			
31. Animals.		2 Dogs and 2 Cats	J	5.00
				Sub-Total >
				7,505.00
				(Total of this page)

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

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Pressure Washer (\$150); Edger (\$50); Mower (\$250); Trailer (\$500); Generator (\$150); & Tile Saw (\$50)	J	1,150.00

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

Sub-Total >	1,150.00
(Total of this page)	
Total >	105,221.35

(Report also on Summary of Schedules)

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

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

Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Bank of America Joint Checking Account (9868)	Fla. Const. art. X, § 4(a)(2)	1,279.00	1,279.00
Bank of America Joint Checking Account (8268)			
	Fla. Const. art. X, § 4(a)(2)	721.00	9,899.00
Interests in Insurance Policies			
Term Life Policies through RailAmerica	Fla. Stat. Ann. § 222.13	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
USAA Roth IRA	Fla. Stat. Ann. § 222.21(2)	5,000.35	5,000.35
Fidelity 401(k)			
	Fla. Stat. Ann. § 222.21(2)	18,372.00	18,372.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2003 Chrysler PT Cruiser	Fla. Stat. Ann. § 222.25(1)	1,500.00	1,500.00

Total: **26,872.35** **36,050.35**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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 "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" 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.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X LIQUIDATED X DISPUTED X	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		STATUTORY LIEN			
Account No.					
Avanti Condo Ass., Inc. 10036 Sawgrass Drive W. Suite 1 Saint Augustine, FL 32086	J	3591 Kernan Blvd South, Unit 512, Jacksonville, Florida 32224			
		Value \$ 58,000.00		3,000.00	3,000.00
Account No. 10135		07/2005			
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage 32 Hawaiian Blvd, St. Augustine, Florida 32080			
		Value \$ 288,000.00		359,029.00	71,029.00
Account No. 10089		05/2005			
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage 1856 Denmark Drive, Orange Park, Florida 32080			
		Value \$ 283,500.00		310,967.00	27,467.00
Account No. 10135		09/2005			
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage 121 Millers Trace, St. Marys, Georgia 31558			
		Value \$ 89,298.00		96,683.00	7,385.00
Subtotal (Total of this page)				769,679.00	108,881.00

5 continuation sheets attached

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.							
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage Homestead Property: 2942 Lantana Lakes Drive East, Jacksonville, Florida 32246					
		Value \$ 130,000.00				135,513.00	5,513.00
Account No.							
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage 6781 & 6783 Veronica Court South, St. Augustine, Florida 32086					
		Value \$ 280,000.00				281,709.00	1,709.00
Account No.							
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage 1780 Denmark Drive, Orange Park, Florida 32003					
		Value \$ 151,400.00				157,412.00	6,012.00
Account No.							
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage 216 Glenview Blvd, Unit 105, Daytona Beach, Florida 32218					
		Value \$ 70,500.00				101,946.00	31,446.00
Account No. 10979		07/2005					
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J	First Mortgage 106 Westridge Court, Kingsland, Georgia 31548					
		Value \$ 102,000.00				104,863.00	2,863.00
Sheet <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this page)			781,443.00	47,543.00

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 10979			07/2005 Second Mortgage 106 Westridge Court, Kingsland, Georgia 31548					
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J		Value \$ 102,000.00				11,762.00	11,762.00
Account No. 13226			06/2005 First Mortgage 2944 Sandy Branch, Jacksonville, Florida					
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	J		Value \$ 214,000.00				220,648.00	6,648.00
Account No. 8142			04/05/2006 First Mortgage 9027 Tropical Bend Circle, Jacksonville, Florida 32256					
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	X J		Value \$ 210,000.00				227,000.00	17,000.00
Account No.			First Mortgage 3591 Kernan Blvd So., Unit 802, Jacksonville, Florida 32224					
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	X J		Value \$ 52,000.00				163,250.00	111,250.00
Account No.			Statutory Lien 216 Glenview Blvd, Unit 105, Daytona Beach, Florida 32218					
Glenview Condo Ass. c/o Tyler Property Manage 1034 Ridgewood Ave, Ste. 1 Daytona Beach, FL 32117	J		Value \$ 70,500.00				2,000.00	2,000.00
Sheet 2 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			624,660.00	148,660.00

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
GreenPoint Mortgage 100 Woodhollow Drive Novato, CA 94945	X J		First Mortgage 151 Huntington Drive, Kingsland, Georgia 31548					
			Value \$ 107,000.00				136,989.00	29,989.00
Account No. 156067505			05/2004					
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	J		First Mortgage 123 Millers Trace, St. Marys, Georgia 31558					
			Value \$ 113,792.00				88,263.00	0.00
Account No.			First Mortgage					
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	J		8995 Bensalem Drive, Jacksonville, Florida 32257					
			Value \$ 262,000.00				294,394.00	32,394.00
Account No.			Second Mortgage					
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	J		8995 Bensalem Drive, Jacksonville, Florida 32257					
			Value \$ 262,000.00				72,581.00	72,581.00
Account No. 37660000152201			Statutory Lien					
Montreux at Deerwood HOA 8550 Touchton Road Jacksonville, FL 32216	J		8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216					
			Value \$ 95,000.00				7,500.00	7,500.00
Sheet 3 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			599,727.00	142,464.00

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			5/22/2006 First Mortgage 3591 Kernan Blvd South, Unit 512, Jacksonville, Florida 32224 Value \$ 58,000.00				173,000.00	115,000.00
PNC Financial Services c/o National City Bank 1 PNC Plaza 249 5th Ave. Pittsburgh, PA 15222	J		9/12/2006 Second Mortgage 3591 Kernan Blvd South, Unit 512, Jacksonville, Florida 32224 Value \$ 58,000.00				130,000.00	130,000.00
Account No. 438654031363			06/2006 Second Mortgage 32 Hawaiian Blvd, St. Augustine, Florida 32080 Value \$ 288,000.00				100,000.00	100,000.00
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	J		04/2006 Second Mortgage 6781 & 6783 Veronica Court South, St. Augustine, Florida 32086 Value \$ 280,000.00				100,000.00	100,000.00
Account No. 438654031356			08/2005 First Mortgage 8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216 Value \$ 95,000.00				184,092.00	89,092.00
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	J						687,092.00	534,092.00
Sheet 4 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)				

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C TO R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 438654031326								
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	J	9/2005	Second Mortgage 2944 Sandy Branch, Jacksonville, Florida				100,000.00	100,000.00
			Value \$ 214,000.00					
Account No.	J	Second Mortgage 8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216						
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163		Value \$ 95,000.00					35,000.00	35,000.00
Account No.		Value \$						
Account No.		Value \$						
Account No.		Value \$						
Sheet 5 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this page)	135,000.00	135,000.00				
	Total (Report on Summary of Schedules)	3,597,601.00	1,116,640.00					

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the 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).

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

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.							
Camden Tax Collector 200 E 4th Street Woodbine, GA 31569	J	Possible Property Taxes				Unknown	Unknown
Account No.						Unknown	Unknown
Clay County Tax Collector 477 Houston St Green Cove Springs, FL 32043	J	Possible Property Taxes				Unknown	Unknown
Account No.						Unknown	Unknown
Duval County Tax Collector 231 E Forsyth St # 130 Jacksonville, FL 32202	J	Possible Property Taxes				Unknown	Unknown
Account No.						Unknown	Unknown
Florida Dept. of Revenue 5050 West Tennessee Street Tallahassee, FL 32399	J	Possible Tax Claim				Unknown	Unknown
Account No.						Unknown	Unknown
Internal Revenue Service 400 West Bay Street Jacksonville, FL 32202	J	Possible Tax Claim				Unknown	Unknown
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			0.00	0.00

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM		
Account No.	J	Possible Property Tax Claim						
St. Johns Tax Collector 6195 S Main St # E Hastings, FL 32145							Unknown	Unknown
Account No.	J	Possible Property Tax Claim					Unknown	Unknown
Volusia County Tax Collector 123 W. Indiana Avenue Room 103 Deland, FL 32720							Unknown	Unknown
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							0.00	0.00
Total (Report on Summary of Schedules)							0.00	0.00

Sheet 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	0.00	0.00
Total (Report on Summary of Schedules)	0.00	0.00

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPENSED		
Account No.		Possible Claim			X		
Adams Walk HOA 314 Commerce Lake Drive Unit 201 Saint Augustine, FL 32095	J						194.79
Account No. 13542		01/2009 Installment Loan			X		
Dyck O'Neal 15301 Spectrum Drive Suite 450 Addison, TX 75001	J						1,775.00
Account No.		Broken Stock Option			X		
Morgan Stanley 1585 Broadway New York, NY 10036	J						983.35
Account No.							

In re

**Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Anthony Sneed 121 Millers Trace Saint Marys, GA 31558	Residential Lease on Rental Property.
Arnaud Razat 216 Glenview Blvd. Unit 105 Daytona Beach, FL 32118	Residential Lease on Rental Property.
Charles Jordan 106 Westridge Court Kingsland, GA 31548	Residential Lease on Rental Property.
James Stricker 123 Millers Trace Saint Marys, GA 31558	Residential Lease on Rental Property.
Jaret Smith 1856 Denmark Drive Orange Park, FL 32003	Residential Lease on Rental Property.
Mary Floyd 32 Hawaiian Blvd Saint Augustine, FL 32080	Residential Lease on Rental Property.
Paul Moser 6783 Veronica Court Saint Augustine, FL 32086	Residential Lease on Rental Property.
Prasath Balaraman 8550 Touchton Road Unit 1522 Jacksonville, FL 32216	Residential Lease on Rental Property.
Rebecca Highsmith 2944 Sandy Branch Lane Jacksonville, FL 32257	Residential Lease on Rental Property.
Todd Osborne 6781 Veronica Court Saint Augustine, FL 32086	Residential Lease on Rental Property.

In re **Neil Scott McEachern,
Elizabeth Sumpaico Rivera**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Lindsay Hudson 11588 Houston North Hollywood, CA 91601	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104
Lindsay Hudson 11588 Houston North Hollywood, CA 91601	GreenPoint Mortgage 100 Woodhollow Drive Novato, CA 94945
Lindsay Hudson 11588 Houston North Hollywood, CA 91601	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

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 SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	Daughter Daughter Daughter	- - -
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Rail America	Self Employed
How long employed		
Address of Employer		

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

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>2,790.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>2,790.00</u>	\$ <u>0.00</u>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify) See Detailed Income Attachment

\$ <u>414.00</u>	\$ <u>0.00</u>
\$ <u>174.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>1,164.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>1,752.00</u>	\$ <u>0.00</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>1,038.00</u>	\$ <u>0.00</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>0.00</u>	\$ <u>200.00</u>
----------------	------------------

8. Income from real property

\$ <u>0.00</u>	\$ <u>1,715.80</u>
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9. Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

11. Social security or government assistance

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

(Specify):

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

13. Other monthly income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

(Specify):

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>1,915.80</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>1,038.00</u>	\$ <u>1,915.80</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>2,953.80</u>	
--------------------	--

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

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

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment**Other Payroll Deductions:**

VLife	\$ 37.00	\$ 0.00
SpLife	\$ 26.00	\$ 0.00
ChLife	\$ 1.00	\$ 0.00
401(k)	\$ 1,100.00	\$ 0.00
Total Other Payroll Deductions	\$ 1,164.00	\$ 0.00

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

Case No. _____

Debtor(s)

SCHEMULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 926.00
a. Are real estate taxes included?	Yes <u>X</u>	No _____
b. Is property insurance included?	Yes <u>X</u>	No _____
2. Utilities:		
a. Electricity and heating fuel		\$ 200.00
b. Water and sewer		\$ 30.00
c. Telephone		\$ 30.00
d. Other <u>See Detailed Expense Attachment</u>		\$ 210.00
3. Home maintenance (repairs and upkeep)		\$ 50.00
4. Food		\$ 650.00
5. Clothing		\$ 50.00
6. Laundry and dry cleaning		\$ 50.00
7. Medical and dental expenses		\$ 50.00
8. Transportation (not including car payments)		\$ 300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 90.00
10. Charitable contributions		\$ 50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 0.00
b. Life		\$ 0.00
c. Health		\$ 0.00
d. Auto		\$ 170.00
e. Other		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>See Detailed Expense Attachment</u>		\$ 30.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 0.00
b. Other		\$ 0.00
c. Other		\$ 0.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
17. Other <u>Personal Grooming</u>		\$ 100.00
Other		\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 2,986.00
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		
a. Average monthly income from Line 15 of Schedule I		\$ 2,953.80
b. Average monthly expenses from Line 18 above		\$ 2,986.00
c. Monthly net income (a. minus b.)		\$ -32.20

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Other Utility Expenditures:**

Cell Phones	\$	120.00
Cable	\$	45.00
Internet	\$	45.00
Total Other Utility Expenditures	\$	210.00

Specific Tax Expenditures:

Tag/Title	\$	15.00
Stormwater Fees	\$	15.00
Total Tax Expenditures	\$	30.00

**United States Bankruptcy Court
Middle District of Florida**

In re **Neil Scott McEachern
Elizabeth Sumpaico Rivera**

Debtor(s)

Case No.

Chapter **11**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date October 26, 2010

Signature /s/ Neil Scott McEachern
Neil Scott McEachern
Debtor

Date October 26, 2010

Signature /s/ Elizabeth Sumpaico Rivera
Elizabeth Sumpaico Rivera
Joint Debtor

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

United States Bankruptcy Court
Middle District of Florida

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

Debtor(s)

Case No.
Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$208,000.00	2010 YTD: Gross Income
\$218,757.00	2009: Gross Income
\$242,301.00	2008: Gross Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Air America 1892 River Oaks Dr Saint Johns, FL 32259	July - October 2010	\$1,750.00	\$0.00
USAA 9800 Fredericksburg Rd. San Antonio, TX 78288	July - October 2010	\$1,790.00	\$0.00
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	July - October 2010	\$7,500.00	\$0.00
Verizon Communications, Inc. 140 West Street New York, NY 10007	July - October 2010	\$853.00	\$0.00
Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102	July - October 2010	\$7,489.00	\$0.00
Jerry Nolan Plumbing 3115 Hampstead Dr Jacksonville, FL 32225	July - October 2010	\$680.00	\$0.00
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	July - October 2010	\$7,412.00	\$1,780,532.00
Jacksonville Electric 21 West Church Street Jacksonville, FL 32202	July - October 2010	\$2,822.00	\$0.00
Comcast Corp. 1 Comcast Center Philadelphia, PA 19103	July - October 2010	\$669.00	\$0.00
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	July - October 2010	\$9,589.00	\$455,238.00

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 \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Bank Of New York vs Elizabeth Rivera; 2008-CA-000868	Foreclosure	Clay County Florida	Pending
Countrywide Home Loans Inc vs Elizabeth Rivera; 2008-CA-002090	Foreclosure	Clay County Florida	Pending
Bank of New York Mellon vs Elizabeth Rivera; 2010-CA-000416	Foreclosure	Clay County Florida	Pending
CITIBANK,NA v. Rivera; 2010-CA-007385	Foreclosure	Duval County Florida	Pending
Wells Fargo Bank, NA v. Rivera; 2009-CA-010570	Foreclosure	Duval County Florida	Pending
NATIONAL CITY BANK v. Rivera; 16-2009-CA-000714	Foreclosure	Duval County Florida	Pending
Bank of New York v Rivera; 2008CA000885	Foreclosure Proceeding	St. Johns County Circuit Court	Pending
Bank of New York v. Rivera; 2008CA001589	Foreclosure Proceeding	St. Johns County Circuit Court	Pending
BANK OF NEW YORK MELLON, ETC. v. NEIL SCOTT MCEACHERN; 2009 33480 CICI	Foreclosure Proceedings	Volusia County Circuit Court	Pending

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	2010	Foreclosure Sale on 8550 Touchton Unit 126, Jacksonville, Florida

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None <input checked="" type="checkbox"/> 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
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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
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
The Law Offices of Jason A. Burgess, LLC 2350 Park Street Jacksonville, FL 32204	October 18, 2010	\$5,000.00
The Law Offices of Jason A. Burgess, LLC 2350 Park Street Jacksonville, FL 32204	October 26, 2010	\$15,000.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> 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
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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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
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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
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Catalina Sumpaico McEachern 2942 Lantana Lakes Drive East Jacksonville, FL 32246	DESCRIPTION AND VALUE OF PROPERTY Compass Checking Account for Catlina (\$5.75)	LOCATION OF PROPERTY Compass Bank
Elizabeth Rose McEachern 2942 Lantana Lakes Drive East Jacksonville, FL 32246	Compass Checking Account for Elizabeth (\$90.68)	Compass Bank

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
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

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

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

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

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

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT		DOCKET NUMBER	STATUS OR DISPOSITION
18 . Nature, location and name of business			
None <input type="checkbox"/>	<p>a. <i>If the debtor is an individual</i>, 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.</p> <p><i>If the debtor is a partnership</i>, 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.</p> <p><i>If the debtor is a corporation</i>, 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.</p>		
	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. NAME RM ENTERPRISES, LLC	ADDRESS 3832-10 BAYMEADOWS RD, 327 Jacksonville, FL 32217	NATURE OF BUSINESS Property Rental Business BEGINNING AND ENDING DATES 2005-Current
	FDIS NORTH FLORIDA, LLC	3832-10 BAYMEADOWS RD., #327 Jacksonville, FL 32217	Credit Card Processing 2010-Current
	RIVERATECH MEDIA & MARKETING, LLC	3832-10 BAYMEADOWS RD. # 327 Jacksonville, FL 32217	Marketing 2009-Current

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

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

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Katherine B. Alves, CPA 1990 Shaw Ave Suite A Clovis, CA 93611	1999-Current

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
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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
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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
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20. Inventories

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

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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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
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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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
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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
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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
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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)
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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)
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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 October 26, 2010

Signature /s/ Neil Scott McEachern
Neil Scott McEachern
 Debtor

Date October 26, 2010

Signature /s/ Elizabeth Sumpaico Rivera
Elizabeth Sumpaico Rivera
 Joint Debtor

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

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

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA**

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

United States Bankruptcy Court
Middle District of Florida

In re	<u>Neil Scott McEachern</u> <u>Elizabeth Sumpaico Rivera</u>	Debtor(s)
		Case No. Chapter
		<u>11</u>

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

Certification of Debtor

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

Neil Scott McEachern
Elizabeth Sumpaico Rivera

Printed Name(s) of Debtor(s)

Case No. (if known) _____

<input checked="" type="checkbox"/> <u>/s/ Neil Scott McEachern</u>	<u>October 26, 2010</u>
Signature of Debtor	Date
<input checked="" type="checkbox"/> <u>/s/ Elizabeth Sumpaico Rivera</u>	<u>October 26, 2010</u>
Signature of Joint Debtor (if any)	Date

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

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

**United States Bankruptcy Court
Middle District of Florida**

In re **Neil Scott McEachern
Elizabeth Sumpaico Rivera**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: October 26, 2010

/s/ Neil Scott McEachern

Neil Scott McEachern

Signature of Debtor

Date: October 26, 2010

/s/ Elizabeth Sumpaico Rivera

Elizabeth Sumpaico Rivera

Signature of Debtor

Neil Scott McEachern 3832-10 Baymeadows Road, Number 327 Jacksonville, FL 32217	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Camden Tax Collector 200 E 4th Street Woodbine, GA 31569
Elizabeth Sumpaico Rivera 3832-10 Baymeadows Road, Number 327 Jacksonville, FL 32217	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104
Jason A. Burgess The Law Offices of Jason A. Burgess, LLC 2350 Park Street Jacksonville, FL 32204	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Clay County Tax Collector 477 Houston St Green Cove Springs, FL 32043
Adams Walk HOA 314 Commerce Lake Drive Unit 201 Saint Augustine, FL 32095	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Duval County Tax Collector 231 E Forsyth St # 130 Jacksonville, FL 32202
Angela Vittiglio 1800 NW 49TH St Ste 120 Fort Lauderdale, FL 33309	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Dyck O'Neal 15301 Spectrum Drive Suite 450 Addison, TX 75001
Avanti Condo Ass., Inc. 10036 Sawgrass Drive W. Suite 1 Saint Augustine, FL 32086	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Florida Dept. of Revenue 5050 West Tennessee Street Tallahassee, FL 32399
BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Gayle Conner 900 S Pine Island Rd Ste 400 Fort Lauderdale, FL 33324
BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Glenview Condo Ass. c/o Tyler Property Manage 1034 Ridgewood Ave, Ste. 1 Daytona Beach, FL 32117
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	IBM Lender P.O. Box 4121 Beaverton, OR 97076

Internal Revenue Service
400 West Bay Street
Jacksonville, FL 32202

Montreux at Deerwood HOA
8550 Touchton Road
Jacksonville, FL 32216

Volusia County Tax Collector
123 W. Indiana Avenue
Room 103
Deland, FL 32720

Joan Wadler
1505 N Florida Ave
Tampa, FL 33602

Morgan Stanley
1585 Broadway
New York, NY 10036

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94163

JP Morgan Chase & Co.
270 Park Avenue
New York, NY 10017

Morgan Stanley
Harborside Plaza 11
7th Floor
Jersey City, NJ 07311

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94163

JP Morgan Chase & Co.
270 Park Avenue
New York, NY 10017

Nalini Singh
1800 NW 49th St Ste 120
Fort Lauderdale, FL 33309

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94163

JP Morgan Chase & Co.
270 Park Avenue
New York, NY 10017

PNC Financial Services
c/o National City Bank
1 PNC Plaza
249 5th Ave.
Pittsburgh, PA 15222

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94163

Lindsay Hudson
11588 Houston
North Hollywood, CA 91601

PNC Financial Services
c/o National City Bank
1 PNC Plaza
249 5th Ave.
Pittsburgh, PA 15222

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94163

Lindsay Hudson
11588 Houston
North Hollywood, CA 91601

PNC Mortgage
6 N. Main Street
Dayton, OH 45402

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94163

Lindsay Hudson
11588 Houston
North Hollywood, CA 91601

Robert Schneider
3209 W San Carlos St
Tampa, FL 33629

Marc Granger
8201 Peters Rd Ste 3000
Fort Lauderdale, FL 33324

St. Johns Tax Collector
6195 S Main St # E
Hastings, FL 32145

United States Bankruptcy Court
Middle District of Florida

In re Neil Scott McEachern
Elizabeth Sumpaico Rivera

Debtor(s)

Case No.
Chapter

11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

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

For legal services, I have agreed to accept	\$ <u>18,925.00</u>
Prior to the filing of this statement I have received	\$ <u>18,925.00</u>
Balance Due	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

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

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

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

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

Negotiations with secured creditors to reduce to market value; exemption planning; Attending Disclosure Statement Hearings; Confirmation Hearings; 341 Meetings; and Motions to Value Hearings.

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

Representation of the debtors in any dischargeability actions or any other adversary proceeding filed against them.

CERTIFICATION

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

Dated: October 26, 2010

/s/ Jason A. Burgess

Jason A. Burgess 40757
The Law Offices of Jason A. Burgess, LLC
2350 Park Street
Jacksonville, FL 32204
904-521-9868
jason@jasonaburgess.com

In re Neil Scott McEachern
Elizabeth Sumpaico Rivera
Debtor(s)
Case Number: _____
(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

Part I. CALCULATION OF CURRENT MONTHLY INCOME																		
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.																	
	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, commissions.			\$ 4,100.00	\$ 0.00													
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. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ 0.00</td> <td>\$ 0.00</td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>							Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c. Business income	Subtract Line b from Line a	
		Debtor	Spouse															
	a. Gross receipts	\$ 0.00	\$ 0.00															
b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																
c. Business income	Subtract Line b from Line a																	
\$ 0.00	\$ 0.00																	
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$ 17,172.00</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ 0.00</td> <td>\$ 15,450.00</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>							Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 17,172.00	b. Ordinary and necessary operating expenses	\$ 0.00	\$ 15,450.00	c. Rent and other real property income	Subtract Line b from Line a	
		Debtor	Spouse															
	a. Gross receipts	\$ 0.00	\$ 17,172.00															
b. Ordinary and necessary operating expenses	\$ 0.00	\$ 15,450.00																
c. Rent and other real property income	Subtract Line b from Line a																	
\$ 0.00	\$ 1,722.00																	
5	Interest, dividends, and royalties.						\$ 0.00	\$ 0.00										
6	Pension and retirement income.						\$ 0.00	\$ 0.00										
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.						\$ 0.00	\$ 0.00										
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$ 0.00</td> <td>Spouse \$ 0.00</td> </tr> </table>						Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00							
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> <td>\$</td> </tr> </tbody> </table>							Debtor	Spouse	a.	\$	\$	b.	\$	\$	\$ 0.00	\$ 0.00	
	Debtor	Spouse																
a.	\$	\$																
b.	\$	\$																
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).						\$ 4,100.00	\$ 1,722.00										

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 5,822.00
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Part II. VERIFICATION

	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
11	Date: <u>October 26, 2010</u>	Signature: <u>/s/ Neil Scott McEachern</u> Neil Scott McEachern (Debtor)
12	Date: <u>October 26, 2010</u>	Signature <u>/s/ Elizabeth Sumpaico Rivera</u> Elizabeth Sumpaico Rivera (Joint Debtor, if any)

United States Bankruptcy Court
Middle District of Florida

In re **Neil Scott McEachern**
Elizabeth Sumpaico Rivera

Debtor(s)

Case No.
 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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	32 Hawaiian Blvd, St. Augustine, Florida 32080		359,029.00 (288,000.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	216 Glenview Blvd, Unit 105, Daytona Beach, Florida 32218		101,946.00 (70,500.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	1856 Denmark Drive, Orange Park, Florida 32080		310,967.00 (283,500.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	106 Westridge Court, Kingsland, Georgia 31548		11,762.00 (102,000.00 secured) (104,863.00 senior lien)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	121 Millers Trace, St. Marys, Georgia 31558		96,683.00 (89,298.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	2944 Sandy Branch, Jacksonville, Florida		220,648.00 (214,000.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	1780 Denmark Drive, Orange Park, Florida 32003		157,412.00 (151,400.00 secured)
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Homestead Property: 2942 Lantana Lakes Drive East, Jacksonville, Florida 32246		135,513.00 (130,000.00 secured)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	9027 Tropical Bend Circle, Jacksonville, Florida 32256		227,000.00 (210,000.00 secured)
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	3591 Kernan Blvd So., Unit 802, Jacksonville, Florida 32224		163,250.00 (52,000.00 secured)
GreenPoint Mortgage 100 Woodhollow Drive Novato, CA 94945	GreenPoint Mortgage 100 Woodhollow Drive Novato, CA 94945	151 Huntington Drive, Kingsland, Georgia 31548		136,989.00 (107,000.00 secured)
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	8995 Bensalem Drive, Jacksonville, Florida 32257		72,581.00 (262,000.00 secured) (294,394.00 senior lien)
JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017	8995 Bensalem Drive, Jacksonville, Florida 32257		294,394.00 (262,000.00 secured)
Montreux at Deerwood HOA 8550 Touchton Road Jacksonville, FL 32216	Montreux at Deerwood HOA 8550 Touchton Road Jacksonville, FL 32216	8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216		7,500.00 (95,000.00 secured) (184,092.00 senior lien)
PNC Financial Services c/o National City Bank 1 PNC Plaza 249 5th Ave. Pittsburgh, PA 15222	PNC Financial Services c/o National City Bank 1 PNC Plaza Pittsburgh, PA 15222	3591 Kernan Blvd South, Unit 512, Jacksonville, Florida 32224		130,000.00 (58,000.00 secured) (173,000.00 senior lien)
PNC Financial Services c/o National City Bank 1 PNC Plaza 249 5th Ave. Pittsburgh, PA 15222	PNC Financial Services c/o National City Bank 1 PNC Plaza Pittsburgh, PA 15222	3591 Kernan Blvd South, Unit 512, Jacksonville, Florida 32224		173,000.00 (58,000.00 secured)
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	2944 Sandy Branch, Jacksonville, Florida		100,000.00 (214,000.00 secured) (220,648.00 senior lien)
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	6781 & 6783 Veronica Court South, St. Augustine, Florida 32086		100,000.00 (280,000.00 secured) (281,709.00 senior lien)

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

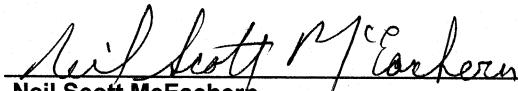
(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	32 Hawaiian Blvd, St. Augustine, Florida 32080		100,000.00 (288,000.00 secured) (359,029.00 senior lien)
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	8550 Touchton Road East, Unit 1522, Jacksonville, Florida 32216		184,092.00 (95,000.00 secured)

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

We, **Neil Scott McEachern** and **Elizabeth Sumpaico Rivera**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date _____

Signature



Neil Scott McEachern

Debtor

Date _____

Signature



Elizabeth Sumpaico Rivera

Joint Debtor

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