

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Adams, Richard J.	Name of Joint Debtor (Spouse) (Last, First, Middle): Adams, Christi P.
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): DBA The Glass House
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2038	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6017
Street Address of Debtor (No. and Street, City, and State): 2105 Atlantic St. #621 Melbourne Beach, FL <div style="text-align: right; font-size: small;">ZIP Code 32951</div>	Street Address of Joint Debtor (No. and Street, City, and State): 2105 Atlantic St. #621 Melbourne Beach, FL <div style="text-align: right; font-size: small;">ZIP Code 32951</div>
County of Residence or of the Principal Place of Business: Brevard	County of Residence or of the Principal Place of Business: Brevard
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>

Location of Principal Assets of Business Debtor (if different from street address above):

<p align="center">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 align="center">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 checked="" type="checkbox"/> Other</p> <hr/> <p align="center">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 align="center">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><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p align="center">Nature of Debts (Check one box)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p align="center">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 align="center">Chapter 11 Debtors</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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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<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

Estimated Assets									
<input type="checkbox"/>	<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"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$50 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Adams, Richard J. Adams, Christi P.</p>
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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:

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

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

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

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

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

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

Name of Debtor(s):
Adams, Richard J.
Adams, Christi P.

Signatures

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

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

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

/s/ Richard J. Adams
Signature of Debtor Richard J. Adams

/s/ Christi P. Adams
Signature of Joint Debtor Christi P. Adams

Telephone Number (If not represented by attorney)

12-14-10
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Attorney*

/s/ Anne-Marie L. Bowen
Signature of Attorney for Debtor(s)

Anne-Marie L. Bowen 708161
Printed Name of Attorney for Debtor(s)

Anne-Marie L. Bowen, P.A.
Firm Name

816 N. Thornton Ave.
Orlando, FL 32803

_____ Address

Email: courtdocs@bowenbankruptcylaw.com

407-228-1300 Fax: 407-228-6605
Telephone Number

12-14-10
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

_____ Address

_____ Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

Signature of Authorized Individual

_____ Printed Name of Authorized Individual

_____ Title of Authorized Individual

_____ Date

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

In re Richard J. Adams
Christi P. Adams

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/ Richard J. Adams
Richard J. Adams

Date: 12-14-10

Certificate Number: 02910-FLM-CC-013292422



02910-FLM-CC-013292422

CERTIFICATE OF COUNSELING

I CERTIFY that on December 13, 2010, at 8:19 o'clock PM EST, Richard J Adams received from InCharge Education Foundation, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Florida, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 13, 2010 By: /s/Karin Hart

Name: Karin Hart

Title: Certified Bankruptcy Counselor

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

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

In re Richard J. Adams
Christi P. Adams

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/ Christi P. Adams
Christi P. Adams

Date: 12-14-10

Certificate Number: 02910-FLM-CC-013292423



02910-FLM-CC-013292423

CERTIFICATE OF COUNSELING

I CERTIFY that on December 13, 2010, at 8:19 o'clock PM EST, Christi P Adams received from InCharge Education Foundation, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Florida, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 13, 2010 By: /s/Karin Hart

Name: Karin Hart

Title: Certified Bankruptcy Counselor

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

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

In re Richard J. Adams
Christi P. Adams

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 c/o Cavalry Portfolio Svcs. 7 Skyline Drive, Ste. 3 Hawthorne, NV 10532	Calvary Portfolio Services 7 Skyline Drive, Ste. 3 Hawthorne, NV 10532 (914) 347-3440	Credit Date Last Used: 09/09 Bank of America/FIA Card Services Acct. No.: 5490-9977-7138-10 38		15,869.00
Capital One Bank PO Box 85520 Richmond, VA 23285-5167	Capital One Bank PO Box 85520 Richmond, VA 23285-5167 (800) 481-3239	Credit Date Last Used: 12/07 Account Charged-Off		2,185.00
Chase Student Loan Svc., LP PO Box 6004 Ridgeland, MS 39158	Chase Student Loan Svc., LP PO Box 6004 Ridgeland, MS 39158 (800) 487-4404	Student Loan (Non-Dischargable)		21,651.00
Midland Credit Mgmt. 8875 Aero Drive San Diego, CA 92123	GE Money Bank ATTN: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076 (866) 419-4096	Credit Date Last Used: 04/00 Lowe's Account Charged-Off		3,449.00
Protect America, Inc. 5100 N. IH-35, Suite B Round Rock, TX 78681	Protect America, Inc. 5100 N. IH-35, Suite B Round Rock, TX 78681 (877) 704-7365	Broken Security Contract Acct. No.: 2471705727412249 715772/T512-21888 33		3,000.00

In re Richard J. Adams
Christi P. Adams

Case No. _____

Debtor(s)

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>
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loan (Non-Dischargable) Department of Education		3,336.00
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Student Loan (Non-Dischargable) Dept. of Education		2,048.00
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loan (Non-Dischargable)		6,483.00
Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loan (Non-Dischargable)		6,344.00
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Student Loan (Non-Dischargable) Dept. of Education		4,250.00
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loans (Non-Dischargable) Department of Education Acct. 9689840519E0062 = \$4,250.00 Acct. 9689840519E0042 = \$4,250.00		4,250.00
Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loan (Non-Dischargable) Department of Education		4,250.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18733	Sallie Mae PO Box 9500 Wilkes Barre, PA 18733 (888) 272-5543	Student Loan (Non-Dischargable) Sallie Mae LSCF		12,138.00

In re Richard J. Adams
Christi P. Adams

Case No. _____

Debtor(s)

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>
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loans (Non-Dischargeable) Acct. 96898405191E0082 010 = \$6,211.00 Acct. 96898405191E0072 010 = \$4,250.00		10,461.00
Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loans (Non-Dischargeable) Acct. 1 = \$4,250.00 Acct. 2 = \$3,319.00		7,569.00
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loans (Non-Dischargeable) Acct. 97923050641E0052 010 = \$4,250.00 Acct. 97923050641E0062 010 = \$3,043.00 Department of Education		7,293.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18733	Sallie Mae PO Box 9500 Wilkes Barre, PA 18733 (888) 272-5543	2 Student Loans (Non-Dischargeable) Amount 1 = \$3,027.00 Amount 2 = \$4,250.00		7,277.00
Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773	Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773 (888) 272-5543	Student Loans (Non-Dischargeable) Acct. 96898405191E0022 = \$4,358.00 Acct. 96898405191E0012 = \$2,833.00		7,191.00
U.S. Department of Education PO Box 5609 Greenville, TX 75403	U.S. Department of Education PO Box 5609 Greenville, TX 75403 (800) 872-5327	Student Loan (Non-Dischargeable) Direct Loans		20,500.00

In re Richard J. Adams
Christi P. Adams
Debtor(s)

Case No. _____

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>
U.S. Department of Education PO Box 5609 Greenville, TX 75403	U.S. Department of Education PO Box 5609 Greenville, TX 75403 (800) 872-5327	Student Loan (Non-Dischargable) Direct Loans		18,139.00

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

We, Richard J. Adams and Christi P. Adams, 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 12-14-10

Signature /s/ Richard J. Adams
Richard J. Adams
Debtor

Date 12-14-10

Signature /s/ Christi P. Adams
Christi P. Adams
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 Richard J. Adams,
Christi P. Adams

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	70,278.52		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		2,633,822.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		169,464.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			18,336.49
J - Current Expenditures of Individual Debtor(s)	Yes	3			12,967.00
Total Number of Sheets of ALL Schedules		21			
Total Assets			70,278.52		
Total Liabilities				2,803,286.00	

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

In re Richard J. Adams,
Christi P. Adams
Debtors

Case No. _____
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)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

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

State the following:

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

In re Richard J. Adams,
Christi P. Adams

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
2105 Atlantic St. #621 Melbourne Beach FL 32951	Homestead purchased August 2003	J	Unknown	535,362.00
2301 St. Andrews Circle Melbourne, FL 32901	Fee Simple Purchased 2006	J	Unknown	286,957.00
1002 E. Amelia St Orlando, FL 32803	Fee Simple Purchased 1994	J	Unknown	447,444.00
212 E. Concord Street Orlando, FL 32801	Fee Simple Purchased 1978	J	Unknown	694,537.00
804 Langston Court Orlando, FL 32804	Fee Simple Purchased 1985	J	Unknown	669,522.00

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re Richard J. Adams,
Christi P. Adams

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 petitioner 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 on Hand	J	45,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Branch Bank & Trust checking account \$1,000.00 and savings account \$40.00	J	1,040.00
		Branch Bank & Trust business (The Glass House) checking account \$245.00 and business savings account \$0.00	J	245.00
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 \$200.00, Dining Room \$200.00, Kitchen \$100.00, Bathrooms \$50.00, Family Room \$150.00, Bedroom #1 \$300.00, Bedroom #2 \$200.00, Bedroom #3 \$200.00, And Utility Room \$100.00	J	1,500.00
		Household Goods and Furnishings located at 2301 St. Andrews Circle, Melbourne, FL \$1,000.00	J	1,000.00
		Household Goods located at 1002 E. Amelia St, Orlando, FL \$100.00	J	100.00
		Household Goods and Furnishings located at 212 E. Concord Street, Orlando, FL \$950.00	J	950.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Household Goods and Furnishings located at 804 Langston Court, Orlando, FL \$1,500.00	J	1,500.00
		Books, Pictures, Art	J	200.00
6. Wearing apparel.		Men's and Women's Wearing Apparel	J	200.00
7. Furs and jewelry.		Misc. Jewelry	J	200.00
			Sub-Total >	51,935.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re Richard J. Adams,
Christi P. Adams

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
8. Firearms and sports, photographic, and other hobby equipment.		Golf Clubs, Kayak	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy with West Coast Life Insurance Co.	H	0.00
		Term Life Insurance Policy with West Coast Life Insurance Co.	W	0.00
		State Farm Life Insurance Policy	W	0.00
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.		State of Florida Retirement Plan (Value unknown as amount depends on how long Joint Debtor lives. She currently receives \$2,281.35/month.)	W	2,281.35
		State of Florida Retirement Plan (Value unknown as amount depends on how long Debtor lives. He currently receives \$2,472.17/month.)	H	2,472.17
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > 4,853.52
(Total of this page)

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

In re Richard J. Adams,
Christi P. Adams

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
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			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Lincoln Navigator (over 220,000 miles)	J	2,000.00
		2005 Honda Element (over 125,000 miles)	J	7,700.00
		2001 Nissan Xtera (over 110,000 miles)	J	3,525.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office Equipment	J	250.00
Sub-Total >				13,475.00
(Total of this page)				

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

In re Richard J. Adams,
Christi P. Adams

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
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 Old Dogs and Cat	J	15.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 15.00
(Total of this page)
Total > 70,278.52

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

(Report also on Summary of Schedules)

In re Richard J. Adams,
Christi P. Adams

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
<u>Real Property</u>			
2105 Atlantic St. #621 Melbourne Beach FL 32951	Fla. Const. Art. X, § 4(a)(1); Fla. Stat §§ 222.01, 222.02 ; Debtors claim full value of home as exempt homestead.	535,362.00	Unknown
<u>Household Goods and Furnishings</u>			
Living Room \$200.00, Dining Room \$200.00, Kitchen \$100.00, Bathrooms \$50.00, Family Room \$150.00, Bedroom #1 \$300.00, Bedroom #2 \$200.00, Bedroom #3 \$200.00, And Utility Room \$100.00	Fla. Const. Art. X, § 4(a)(2); Fla. Stat. § 222.061	1,035.00	1,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books, Pictures, Art	Fla. Const. Art. X, § 4(a)(2); Fla. Stat. § 222.061	200.00	200.00
<u>Wearing Apparel</u>			
Men's and Women's Wearing Apparel	Fla. Const. Art. X, § 4(a)(2); Fla. Stat. § 222.061	200.00	200.00
<u>Furs and Jewelry</u>			
Misc. Jewelry	Fla. Const. Art. X, § 4(a)(2); Fla. Stat. § 222.061	200.00	200.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Golf Clubs, Kayak	Fla. Const. Art. X, § 4(a)(2); Fla. Stat. § 222.061	100.00	100.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
State of Florida Retirement Plan (Value unknown as amount depends on how long Joint Debtor lives. She currently receives \$2,281.35/month.)	Fla. Stat. § 222.21(2) ; Debtors claim full value of retirement plan as exempt.	2,281.35	2,281.35
State of Florida Retirement Plan (Value unknown as amount depends on how long Debtor lives. He currently receives \$2,472.17/month.)	Fla. Stat. § 222.21(2) ; Debtors claim full value of retirement plan as exempt.	2,472.17	2,472.17
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1998 Lincoln Navigator (over 220,000 miles)	Fla. Stat. § 222.25(1)	2,000.00	2,000.00
<u>Office Equipment, Furnishings and Supplies</u>			
Office Equipment	Fla. Const. Art. X, § 4(a)(2); Fla. Stat. § 222.061	250.00	250.00
<u>Animals</u>			
2 Old Dogs and Cat	Fla. Const. Art. X, § 4(a)(2); Fla. Stat. § 222.061	15.00	15.00
Total:		544,115.52	9,218.52

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Richard J. Adams,
Christi P. Adams

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.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		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 WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. 0031218670 and 647003121 American Home Mortgage 4600 Regent Blvd., Ste. 200 Irving, TX 75063	J	06/01/06 Mortgage Residential Rental Property located at: 1002 E. Amelia St, Orlando, FL 32803 Citibank, N.A. v. Richard J. Adams and Christi P. Adams, et al. Case No.: 2009-CA-003002-O					447,444.00	Unknown
Value \$		Unknown						
Account No. 09-125595 Shapiro & Fishman, LLP 4630 Woodland Corporate Blvd Suite 100 Tampa, FL 33614		American Home Mortgage					Notice Only	
Value \$								
Account No. 3640120374061 Aurora Loan Services, LLC 10350 Park Meadows Dr. Littleton, CO 80124	H	03/01/06 1st Mortgage Residential Rental Property located at: 2301 St. Andrews Cir., Melbourne, FL 32901 Aurora Loan Services v. Richard J. Adams, et al. Case No.: 05-2009-CA-011685					247,160.00	Unknown
Value \$		Unknown						
Account No. 09-17841 David J. Stern, P.A 900 South Pine Island Rd. Suite 400 Plantation, FL 33324-3920		Aurora Loan Services, LLC					Notice Only	
Value \$								
Subtotal (Total of this page)							694,604.00	0.00

2 continuation sheets attached

In re Richard J. Adams,
Christi P. Adams

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.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community		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 WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 096586545	J	J	J	04/01/05			462,978.00	Unknown
BAC Home Loans 450 American Street Simi Valley, CA 93065				1st Mortgage 2105 Atlantic St. #621 Melbourne Beach FL 32951 BAC Home Lns LP/Ctrywde Value \$ Unknown				
Account No. 12341****	J	J	J	03/01/06			694,537.00	Unknown
BAC Home Loans 450 American Street Simi Valley, CA 93065				Mortgage Residential Rental Property located at: 212 E. Concord St., Orlando, FL 32801 The Bank of Mellon v. Richard Johnstone Adams, et al. Case No.: 48-2009-029421 Value \$ Unknown				
Account No. 1183-71974	J	J	J				Notice Only	
The Bank of New York Mellon c/o Gavin W MacMillan, Esq. Smith, Hiatt & Diaz, P.A. PO Box 11438 Ft. Lauderdale, FL 33339-1438				BAC Home Loans Value \$				
Account No. 157132593	J	J	J	02/01/07			669,522.00	Unknown
BAC Home Loans 450 American Street Simi Valley, CA 93065				Mortgage Residential Rental Property located at: 804 Langston Ct., Orlando, FL 32804 US Bank, N.A. v. Richard J. Adams, et al. Case No.: 09-CA-39099 Value \$ Unknown				
Account No. 09-65466	J	J	J				Notice Only	
US Bank, N.A. as Trustee c/o Marshall C. Watson, P.A. 1800 NW 49th St., Ste. 120 Ft. Lauderdale, FL 33309				BAC Home Loans Value \$				
Subtotal							1,827,037.00	0.00
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Richard J. Adams,
Christi P. Adams

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.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community		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 WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. 2908056290 CitiBank FSB PO Box 769006 San Antonio, TX 78245	J	07/01/05	Home Equity Line of Credit 2105 Atlantic St. #621 Melbourne Beach FL 32951				72,384.00	Unknown
Account No. 2000285705 Saxon Mortgage Services PO Box 161489 Ft. Worth, TX 76161	J	03/01/06	2nd Mortgage Residential Rental Property located at: 2301 St. Andrews Cir., Melbourne, FL 32901				39,797.00	Unknown
Account No. MERS, Inc. c/o Corporate Counsel 3300 SW 34th Ave., Ste. 101 Ocala, FL 34474			Saxon Mortgage Services				Notice Only	
Account No.								
Account No.								
Account No.								

Sheet 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

112,181.00

0.00

Total
(Report on Summary of Schedules)

2,633,822.00

0.00

In re Richard J. Adams,
Christi P. Adams

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.

0 continuation sheets attached

In re Richard J. Adams,
Christi P. Adams

Case No. _____

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.)	C O D E B T O R	Husband, Wife, Joint, or Community		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
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1361**** Bank of America c/o Cavalry Portfolio Svcs. 7 Skyline Drive, Ste. 3 Hawthorne, NV 10532		J	Credit Date Last Used: 02/09 Bank of America/FIA Card Svcs./SunTrust Bank Acct. No.: 5490-9977-7138-1038				15,869.00
Account No. 4003-4470-0265-1802 Capital One Bank PO Box 85520 Richmond, VA 23285-5167		H	Credit Date Last Used: 12/07 Account Charged-Off				2,185.00
Account No. 250*** CentraCare of FL Hospital c/o Professional Coll. Sys. 900 Winderely Place Suite 1000 Maitland, FL 32751		W	11/06 Medical				158.00
Account No. 6017 Chase Student Loan Svc., LP PO Box 6004 Ridgeland, MS 39158		J	07/08 Student Loan (Non-Dischargeable) Acct. No.: MC602EX943				21,651.00
Subtotal (Total of this page)							39,863.00

4 continuation sheets attached

In re Richard J. Adams,
Christi P. Adams

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		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
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 853129**** Midland Credit Mgmt. 8875 Aero Drive San Diego, CA 92123							3,449.00
Account No. 7982222101356313 GE Money Bank ATTN: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076							Notice Only
Account No. Protect America, Inc. 5100 N. IH-35, Suite B Round Rock, TX 78681							3,000.00
Account No. 2 accounts Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773							7,293.00
Account No. 97923050641E0042009 Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773							3,336.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	17,078.00

In re Richard J. Adams,
Christi P. Adams

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		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
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 97923050641E0022009 Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773			06/09 Student Loan (Non-Dischargeable)				1,618.00
		H	Department of Education				
Account No. 9792305064100162002 Sallie Mae PO Box 9500 Wilkes Barre, PA 18733			11/02 Student Loan (Non-Dischargeable)				12,138.00
		H	Sallie Mae LSCF				
Account No. 97923050641E0012009 Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773			06/09 Student Loan (Non-Dischargeable)				2,048.00
		J	Dept. of Education				
Account No. 9792305064200012010 Sallie Mae PO Box 9500 Wilkes Barre, PA 18733			03/10 2 Student Loans (Non-Dischargeable)				7,277.00
		J	Amount 1 = \$3,027.00 Amount 2 = \$4,250.00				
Account No. 9792305064100192009 Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773			08/09 Student Loan (Non-Dischargeable)				4,250.00
		H	Department of Education				
Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	27,331.00

In re Richard J. Adams,
Christi P. Adams

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	A M O U N T O F C L A I M	
		H W J C						
Account No. 976898405191E0052009 Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773			12/09 Student Loan (Non-Dischargeable)				6,344.00	
Account No. 2 accounts Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773		W	04/10 Student Loans (Non-Dischargeable) Acct. 96898405191E0082010 = \$6,211.00 Acct. 96898405191E0072010 = \$4,250.00				10,461.00	
Account No. 9792305064100202009 Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773		H	08/09 Student Loans (Non-Dischargeable) Acct. 1 = \$4,250.00 Acct. 2 = \$3,319.00				7,569.00	
Account No. 9689840519E0042 Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773		W	08/09 Student Loan (Non-Dischargeable) Department of Education				4,250.00	
Account No. 2 accounts Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773		W	07/09 Student Loans (Non-Dischargeable) Acct. 96898405191E0022 = \$4,358.00 Acct. 96898405191E0012 = \$2,833.00				7,191.00	
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	35,815.00

In re Richard J. Adams,
Christi P. Adams

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	A M O U N T O F C L A I M
		H W J C					
Account No. 9689840519E0032 Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773		W	08/09 Student Loan (Non-Dischargeable)				6,483.00
Account No. 96898405191E0062009*** Sallie Mae PO Box 9635 Wilkes-Barre, PA 18773		W	12/09 Student Loan (Non-Dischargeable) Dept. of Education				4,250.00
Account No. 4425-0500-0217-7321 SunTrust 7455 Chancellor Drive Orlando, FL 32809		J	This account belonged to the Debtor's deceased mother. Debt is listed on the Debtors' credit reports. This \$6,286.00 debt is disputed.			X	5.00
Account No. 2038 U.S. Department of Education PO Box 5609 Greenville, TX 75403		H	11/08 Student Loan (Non-Dischargeable) Direct Loans				18,139.00
Account No. 264946**** U.S. Department of Education PO Box 5609 Greenville, TX 75403		W	Student Loan (Non-Dischargeable) Direct Loans				20,500.00
Subtotal (Total of this page)							49,377.00
Total (Report on Summary of Schedules)							169,464.00

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

In re Richard J. Adams,
Christi P. Adams

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.
Johnny & Hillary Sturkie 804 Langston Ct. Orlando, FL 32804	Residential Lease of Real Property located at: 804 Langston Court, Orlando, FL 32804
Thomas Hoffman 425 N. Hyer St. Orlando, FL 32803	Residential Lease of Real Property located at: 1002 E. Amelia St., Orlando, FL 32803 Lease Expires 03/31/11
Various	Debtors enter into weekly lease agreements for individual rooms at The Glass House (2301 St. Andrews Circle, Melbourne, FL). Tenants are constantly changing week to week.

In re Richard J. Adams,
Christi P. Adams

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

0

_____ continuation sheets attached to Schedule of Codebtors

In re Richard J. Adams
Christi P. Adams

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: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Child (Full-Time Student)	AGE(S): 18
Employment:	DEBTOR	SPOUSE
Occupation	Teacher	Teacher
Name of Employer	Brevard County Public Schools	Brevard County Public Schools
How long employed	1 month	2 years
Address of Employer	2700 Judge Fran Jamieson Way Viera, FL 32940	2700 Judge Fran Jamieson Way Viera, FL 32940

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

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 4,399.92	\$ 4,914.59
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,399.92	\$ 4,914.59
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 778.01	\$ 850.53
b. Insurance	\$ 40.84	\$ 83.44
c. Union dues	\$ 50.38	\$ 0.00
d. Other (Specify): <u>Insurance withheld from Retirement Pay</u>	\$ 986.67	\$ 0.00
<u>Taxes withheld from Retirement Pay</u>	\$ 40.38	\$ 21.29
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,896.28	\$ 955.26
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,503.64	\$ 3,959.33
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 7,120.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
_____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 2,472.17	\$ 2,281.35
13. Other monthly income (Specify): _____	\$ 0.00	\$ 0.00
_____	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 2,472.17	\$ 9,401.35
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,975.81	\$ 13,360.68
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 18,336.49	

(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:
Current teaching contracts will expire May 2011. Health insurance expected to change soon.

In re Richard J. Adams
Christi P. Adams

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,929.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u> </u> No <u>X</u>		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>360.00</u>
b. Water and sewer		\$	<u>0.00</u>
c. Telephone		\$	<u>110.00</u>
d. Other <u>Cable</u>		\$	<u>120.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>200.00</u>
4. Food		\$	<u>900.00</u>
5. Clothing		\$	<u>100.00</u>
6. Laundry and dry cleaning		\$	<u>100.00</u>
7. Medical and dental expenses		\$	<u>300.00</u>
8. Transportation (not including car payments)		\$	<u>1,144.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>150.00</u>
10. Charitable contributions		\$	<u>100.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>142.00</u>
b. Life		\$	<u>300.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>0.00</u>
e. Other <u>Hurricane Insurance</u>		\$	<u>125.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>0.00</u>
b. Other <u>See Detailed Expense Attachment</u>		\$	<u>1,033.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>4,304.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$	<u>550.00</u>
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.)		\$	<u>12,967.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
<hr/>			
20. STATEMENT OF MONTHLY NET INCOME		\$	
a. Average monthly income from Line 15 of Schedule I		\$	<u>18,336.49</u>
b. Average monthly expenses from Line 18 above		\$	<u>12,967.00</u>
c. Monthly net income (a. minus b.)		\$	<u>5,369.49</u>

In re Richard J. Adams
Christi P. Adams

Case No. _____

Debtor(s) _____

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

Other Installment Payments:

Condo Association Dues	\$	600.00
2nd Mortgage	\$	287.00
Student Loan	\$	146.00
Total Other Installment Payments	\$	1,033.00

Other Expenditures:

Personal Care	\$	200.00
Pet Care	\$	200.00
Non-Reimbursed School Supplies	\$	150.00
Total Other Expenditures	\$	550.00

In re: Richard J. Adams and Christi P. Adams

SCHEDULE J - continued

Regular expenses from operation of business:

Lawn Service (Amelia)		130.00
Lawn Service (Concord)	120.00	
Pool (Concord)	120.00	
Electric (Concord)	<u>100.00</u>	
		340.00
Cable, Internet, Phone (St. Andrews)	155.00	
Water, Sewer, Garbage (St. Andrew)	150.00	
Electric (St. Andrews)	534.00	
Lawn (St. Andrews)	100.00	
Manager Cell Phone (St. Andrews)	50.00	
Drug Test Kits	50.00	
Misc. Supplies (Cleaning, Linens, etc.)	255.00	
House Manager	<u>440.00</u>	
		1,734.00
Phone		350.00
Repairs and Upkeep on 4 Properties (average \$400.00/month each property)		1,600.00
Umbrella Insurance		<u>150.00</u>
TOTAL		\$4,304.00

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

In re Richard J. Adams
Christi P. Adams

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 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12-14-10

Signature /s/ Richard J. Adams
Richard J. Adams
Debtor

Date 12-14-10

Signature /s/ Christi P. Adams
Christi P. Adams
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 Richard J. Adams
Christi P. Adams

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
\$32,461.00	2010 YTD: Husband Wages
\$51,218.00	2009: Husband Wages
\$56,426.00	2008: Husband Wages
\$51,498.00	2010 YTD: Wife Wages
\$14,393.00	2009: Wife Wages
\$21,962.00	2008: Wife Wages

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, 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
\$146,848.03	2010 YTD: Husband Retirement Income \$26,788.03, Rental Income (Gross) \$114,560.00, and Unemployment Compensation \$5,500.00
-\$35,151.66	2009: Husband Retirement Income \$30,110.34 and Rental Income (Loss) -\$65,262.00
\$24,722.37	2010 YTD: Wife Retirement Income
\$26,269.62	2009: Wife Retirement Income

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
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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
BAC Home Loans (1st Mtg. on Homestead)		\$8,787.00	\$462,978.00

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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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.

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
Aurora Loan Services v. Richard J. Adams, et al. Case No.: 05-2009-CA-011685	Foreclosure	Circuit Court 18th Judicial Circuit Brevard County, FL	Pending
Citibank, N.A. v. Richard J. Adams and Christi P. Adams, et al. Case No.: 2009-CA-003002-O Division No.: 39	Foreclosure	Circuit Court Ninth Judicial Circuit Orange County, FL	Pending
The Bank of Mellon v. Richard Johnstone Adams, et al. Case No.: 2009-CA-029421-O	Foreclosure	Circuit Court Orange County, FL	Pending
US Bank, N.A. v. Richard J. Adams, et al. Case No.: 2009-CA-039099-0	Foreclosure	9th Judicial Circuit Orange County, FL	Pending
The Bank of New York Mellon v. Robert E. Penn, et al. Case No.: 05-2010-CA-011822	Foreclosure	18th Judicial Circuit Brevard County, FL	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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5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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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
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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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
Alcoholics Anonymous & Al-Anon	None		\$50.00/month
Unity Church Cocoa, FL	None	Throughout the Year	\$100.00/mo.

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
Anne-Marie L. Bowen		\$20,000.00

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
Robert & Janice Penn	12/2010	Debtors transferred their interest in 1905 Atlantic Street, #322, Melbourne Beach, FL 32951 to co-owners of property. Co-owners are solely liable for 2 promissory notes on the property. No equity in this property which is in foreclosure.
None		

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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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	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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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
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18. Nature, location and name of business

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Christi P. Adams d/b/a The Glass House	***-**-6017	2105 Atlantic St. #621 Melbourne Beach, FL 32951	Rental Property	2007 to present
Richard and Christi Adams	***-**-6017	2105 Atlantic St. #621 Melbourne Beach, FL 32951	Rental Property	1985 to present

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

NAME ADDRESS

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

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

19. Books, records and financial statements

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

NAME AND ADDRESS	DATES SERVICES RENDERED
David Crowder DC & Associates, PA 820 Lake Kathryn Circle Casselberry, FL 32707	Annual Tax Returns

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
Richard and Christi Adams	2105 Atlantic St. #621 Melbourne Beach, FL 32951

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 12-14-10

Signature /s/ Richard J. Adams
Richard J. Adams
Debtor

Date 12-14-10

Signature /s/ Christi P. Adams
Christi P. Adams
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

In re Richard J. Adams
Christi P. Adams
 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	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>				Column A	Column B																
		Debtor's			Spouse's																	
		Income			Income																	
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 1,353.82	\$ 3,990.68																
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">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		\$ 0.00	\$ 0.00
		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																				
4	<p>Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 6,023.33</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 4,066.67</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>						Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 6,023.33	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 4,066.67	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 1,956.67
		Debtor	Spouse																			
a.	Gross receipts	\$ 0.00	\$ 6,023.33																			
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 4,066.67																			
c.	Rent and other real property income	Subtract Line b from Line a																				
5	Interest, dividends, and royalties.				\$ 0.00	\$ 0.00																
6	Pension and retirement income.				\$ 2,435.90	\$ 2,246.00																
7	<p>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. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>				\$ 0.00	\$ 0.00																
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor \$</td> <td style="width: 20%; text-align: right;">0.00</td> <td style="width: 20%;">Spouse \$</td> <td style="width: 20%; text-align: right;">0.00</td> </tr> </table>				Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00	\$ 916.67	\$ 0.00											
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00																		
9	<p>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.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</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).	\$ 4,706.39	\$ 8,193.35
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.	\$ 12,899.74	

Part II. VERIFICATION

12	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>		
	Date: <u>12-14-10</u>	Signature: <u>/s/ Richard J. Adams</u> Richard J. Adams (Debtor)	
	Date: <u>12-14-10</u>	Signature <u>/s/ Christi P. Adams</u> Christi P. Adams (Joint Debtor, if any)	

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 06/01/2010 to 11/30/2010.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Brevard County Public Schools

Income by Month:

6 Months Ago:	<u>06/2010</u>	<u>\$4,061.46</u>
5 Months Ago:	<u>07/2010</u>	<u>\$4,061.46</u>
4 Months Ago:	<u>08/2010</u>	<u>\$0.00</u>
3 Months Ago:	<u>09/2010</u>	<u>\$0.00</u>
2 Months Ago:	<u>10/2010</u>	<u>\$0.00</u>
Last Month:	<u>11/2010</u>	<u>\$0.00</u>
	Average per month:	<u>\$1,353.82</u>

Line 6 - Pension and retirement income

Source of Income: State of Florida Retirement

Income by Month:

6 Months Ago:	<u>06/2010</u>	<u>\$2,254.53</u>
5 Months Ago:	<u>07/2010</u>	<u>\$2,472.17</u>
4 Months Ago:	<u>08/2010</u>	<u>\$2,472.17</u>
3 Months Ago:	<u>09/2010</u>	<u>\$2,472.17</u>
2 Months Ago:	<u>10/2010</u>	<u>\$2,472.17</u>
Last Month:	<u>11/2010</u>	<u>\$2,472.17</u>
	Average per month:	<u>\$2,435.90</u>

Line 8 - Unemployment compensation (included in CMI)

Source of Income: Unemployment Compensation

Income by Month:

6 Months Ago:	<u>06/2010</u>	<u>\$0.00</u>
5 Months Ago:	<u>07/2010</u>	<u>\$1,100.00</u>
4 Months Ago:	<u>08/2010</u>	<u>\$1,100.00</u>
3 Months Ago:	<u>09/2010</u>	<u>\$1,100.00</u>
2 Months Ago:	<u>10/2010</u>	<u>\$1,100.00</u>
Last Month:	<u>11/2010</u>	<u>\$1,100.00</u>
	Average per month:	<u>\$916.67</u>

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period 06/01/2010 to 11/30/2010.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Brevard County Public School

Income by Month:

6 Months Ago:	06/2010	\$0.00
5 Months Ago:	07/2010	\$5,797.92
4 Months Ago:	08/2010	\$4,536.54
3 Months Ago:	09/2010	\$4,536.54
2 Months Ago:	10/2010	\$4,536.54
Last Month:	11/2010	\$4,536.54
Average per month:		\$3,990.68

Line 4 - Rent and other real property income

Source of Income: Rental Income

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	06/2010	\$6,500.00	\$3,240.00	\$3,260.00
5 Months Ago:	07/2010	\$6,500.00	\$3,000.00	\$3,500.00
4 Months Ago:	08/2010	\$7,400.00	\$6,340.00	\$1,060.00
3 Months Ago:	09/2010	\$6,500.00	\$3,640.00	\$2,860.00
2 Months Ago:	10/2010	\$6,000.00	\$4,640.00	\$1,360.00
Last Month:	11/2010	\$3,240.00	\$3,540.00	\$-300.00
Average per month:		\$6,023.33	\$4,066.67	\$1,956.67

Average Monthly NET Income: \$1,956.67

Line 6 - Pension and retirement income

Source of Income: State of Florida Retirement

Income by Month:

6 Months Ago:	06/2010	\$2,069.27
5 Months Ago:	07/2010	\$2,281.35
4 Months Ago:	08/2010	\$2,281.35
3 Months Ago:	09/2010	\$2,281.35
2 Months Ago:	10/2010	\$2,281.35
Last Month:	11/2010	\$2,281.35
Average per month:		\$2,246.00