### Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 1 of 46

B1 (Official Form 1) (04/13) UNITED STATES BANKRUPTCY COURT VOLUNTARY PETITION Middle District of Florida Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Tymber Skan on the Lake HOA/Sections One & Three All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one state all): 59-1629556 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2650 Skan Court Orlando, Florida ZIP CODE 32839 ZIP CODE County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Orange Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Check one box.) (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for Individual (includes Joint Debtors) Chapter 9 Single Asset Real Estate as defined in Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Recognition of a Foreign Commodity Broker Other (If debtor is not one of the above entities, check Nonmain Proceeding this box and state type of entity below.) Clearing Bank Ø Other Chapter 15 Debtors **Tax-Exempt Entity** Nature of Debts (Check box, if applicable.) (Check one box. Country of debtor's center of main interests: □ Debts are primarily consumer Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose.' Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). V Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). 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 Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. V Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY 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  $\checkmark$ 1-49 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets П \$50,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$100,001 to \$500,001 \$0 to \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion \$50,000 \$100,000 to \$1 million million million million million **Estimated Liabilities** П П П \$100,000,001 \$500.000.001 \$10,000,001 \$50,000,001 More than \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 to \$50 to \$100 to \$500 to \$1 billion \$1 billion \$50,000 \$100,000 \$500,000 to \$1 to \$10 million million million million

million

B1 (Official Form			Page 2	
Voluntary Petit	ntary Petition  page must be completed and filed in every case.)  Name of Debtor(s): Tymber Skan on the Lake HOA/Sections One & Three			
(Inis page musi	All Prior Bankruptcy Cases Filed Within Last 8	Veem (If more than two, ettach additional shee	Sections One & Three	
Location	An I not Bankruptcy Cases Filed Within Last o	Case Number:	Date Filed:	
Where Filed:		Case Hamour.	Date I fied.	
Location		Case Number:	Date Filed:	
Where Filed:	Pending Rentrunter Case Filed by any Spause Portner on Af	Office of this Dahton (If were then see a see	I de la constanta de la consta	
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Aft	Case Number:	Date Filed:	
Traine of Beolor.		Case Number.	Date Filed:	
District:		Relationship:	Judge:	
10Q) with the Se of the Securities	Exhibit A  ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)  is attached and made a part of this petition.	Exhibit  (To be completed if debte whose debts are primarily I, the attorney for the petitioner named in the informed the petitioner that [he or she] may pof title 11, United States Code, and have exp such chapter. I further certify that I have delived by 11 U.S.C. § 342(b).  X  /s/ Jonathan Mitchell  Signature of Attorney for Debtor(s)	or is an individual consumer debts.)  foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 plained the relief available under each	
		(a)	<i>Duto</i> ,	
l _	Exhibown or have possession of any property that poses or is alleged to pose a Exhibit C is attached and made a part of this petition.		blic health or safety?	
Exhibit D,	Exhib d by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor, is attached and made a part of this etition:  also completed and signed by the joint debtor, is attached and made a part of this etition.	st complete and attach a separate Exhibit D.) petition.		
	Information Regarding	g the Debtor - Venue		
Ø	(Check any app Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this District.		
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	a defendant in an action or proceeding [in a fed		
_	Certification by a Debtor Who Resides (Check all applie			
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fo	ollowing.)	
		(Name of landlord that obtained judgment)		
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			
	Debtor has included with this petition the deposit with the court of of the petition.	f any rent that would become due during the 30-	day period after the filing	

Signature(s) of Debtor(s) (Individual/John)  I doclare under peacity of perjury that the information provided in this petition is true and context.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 71. I am aware that I may proceed under chapter 7. 11, 12.	Hame of Debter(s): Tymber Skan on the Lake HOA/Sections One & Three steres  Signature of a Foreign Representative  I declare under penalty of perjusy 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 entherized to file this petition.
Signature(s) of Debtor(s) (Individual/Johnt)  I declare under peacity 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 71. I am aware that I may proceed under chapter 7. 11, 12	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.
Signature(s) of Debtor(s) (Individual/John)  I doclare under penalty of perjury that the information provided in this petition is true and cornect.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 71. I am aware that I may proceed under chapter 7. 11, 12.	Signature of a Foreign Representative  I declare under penalty of perjusy that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding.
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 consomer debts and has chosen to file under chapter 71. I am aware that I may proceed under chapter 7. 11, 12.	I decine under penalty of perjury that the information provided in this petition is one and correct, that I am the foreign representative of a debter in a foreign proceeding.
and correct.  If petitioner is an instrictual whose debts are primarily consumer debts and bas dosen to fills under chapter 7, 11, 12	and correct, that I am the foreign representative of a debter in a foreign proceeding.
	(Check only one box.)
or 13 of title 11, United States Code, understand the relief available under each such	
chapter, and choose to proceed under chapter 7.  (If an attempt represents me and no bankruptcy position preparer signs the position) it have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ 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.
I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request ratief in accordance with the chapter of this 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is strached.
X Signsture of Doktor	X (Signature of Foreign Representative)
X Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not appresented by attorney)	Date
Date Circums of Address of	Signoture of Non-Attorney Benkruptcy Petition Preparer
Signature of Attorney*	States in the strong primary i committee
x /s/ Jonathan Mitchell	I doctare under penalty of perjury that: (1) I am a bankruptey polition preparer as
Straume of Attorney for Debtor(s) Jonathen Netchell Fl. Ber 74889	defined in 11 U.S.C. § 110; (2) I prepared this document for companisation and have provided the debtor with a copy of this document and the notices and information
Disease Name of Attorney for Debugse)	required under 11 U.S.C. \$\frac{1}{2}\$110(b), 110(b), and 342(b); and, (3) if rules or
Primod Name of Attorney for Debur(s) Medier Lerw Group	I enidefines have been promulasted pursuant to 11 U.S.C. § 110(b) setting a maximum
Firm Name 3902 Henderson Blvd Suite 210 Tampa, Florida 33829	fee for services chargeable by bunkruptcy petition proparers. I have given the debter cottee of the maximum amount before preparing any document for filing for a debter or accepting any fee from the debter, as required in that section. Official Form 19 is attached.
Address (813) 574-1852 ext 400 Telaphone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Daze	Social-Security number (If the bankruptey petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also contributes a conflication that the atterney has no knowledge offer an inquiry that the information in the atherbies is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptey polition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I doctare 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.	Address
The debtar requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Signature
X Isi Lorenzo Pinkston	Date
Signature of Authorized Individual Lorenzo Pintesion Princel Name of Authorized Individual HOA President	Signouse of bankruptcy potition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Tota of Authorises for the State 3-27-14	Names and Social-Security members of all other individuals who prepared or assisted in preparing this document unless the bankruptcy position preparer is not an individual.
3-01-17	If more then one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankrupscy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupscy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 136.

B 4 (Official Form 4) (12/07)

## UNITED STATES BANKRUPTCY COURT

Middle District of Florida

In re Tymber Skan on the Lake HOA/182 Debtor	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 filling in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

			······································	
(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	employee, agent, or department of creditor familiar with	Nature of claim (trade debt, bank n. government contract, etc.)	indicate if claim is contingent, unliquidated, state valu disputed or subject to setaff	Amount of claim [if secured also we of security]
Orlando Utility Commission	Claim who may be connected Orlando Utility Commission PO Box 31329 Tampa, FL 33631	Utility Service	Unsecured	\$32,802.93
Orlando Utility Commission	Orlando Utility Commission PO Box 31329 Temps El 33631	Utility Service	Unsequred	\$32,687.92

Dete: 3-27-14

Detter

[Declaration as in Form 2]

B 6 Summary (Official Form 6 - Summary) (12/13)

# UNITED STATES BANKRUPTCY COURT

Middle District of Florida

In re_Tymber Skan on the Lake HOA/1&2	Case No.
Debtor	Chapter 11

## SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Υ	1	\$ 0.00		
B - Personal Property	Y	6 >	\$ 0.00		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	2 4		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Y	3 1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2 ~		\$ 65,490.85	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	2 ×			\$ 10,000.00
J - Current Expenditures of Individual Debtors(s)	Y	31			\$ 11,100.00
Т	OTAL	22 70	\$ 0.00	\$ 65,490.85	

B 6 Summary (Official Form 6 - Summary) (12/13)

# UNITED STATES BANKRUPTCY COURT

	_	Middle District of Florida	-
n re	Tymber Skan on the Lake HOA/1&2  Debtor	Case I	44

## 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 12)	\$
Average Expenses (from Schedule J, Line 22)	s
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

#### State the following:

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)	\$

### Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 7 of 46

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

In re	Tymber Skan on the Lake HOA/1&2	•	Case No.	
	Debtor		(If known)	_

## **SCHEDULE A - REAL PROPERTY**

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

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
300 Units at Tymber Skan on the Lake	HOA Lien		0.00	0.00
2650 Skan Court Orlando, FL 32839				
			0.00	

(Report also on Summary of Schedules.)

### Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 8 of 46

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

In re_	Tymber Skan on the Lake HOA/1&2	Case No.	
	Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

TYPE OF PROPERTY	N O N E	DESCI	RIPTION ANI OF PROPE	TION	HUSBAND, WIFE, JOINT, OR COMMUNITY	Di IN	EBTOR N PROP UT DEE SECUE	'S INT ERTY, DUCTI	
1. Cash on hand.									
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.									
3. Security deposits with public util- ities, telephone companies, land- lords, and others.									
Household goods and furnishings, including audio, video, and computer equipment.									
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.									
6. Wearing apparel.					:				
7. Furs and jewelry.									
8. Firearms and sports, photographic, and other hobby equipment.									
Interests in insurance policies.     Name insurance company of each policy and itemize surrender or refund value of each.	· · · · · · · · · · · · · · · · · · ·					i p			
10. Annuities. Itemize and name each issuer.									
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).)				·					

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

In re Tymber Skan on the Lake HOA/1&2	•	Case No.
Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.		HOA Assessments - unknown value		* *
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
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.				

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

In re_	Tymber Skan on the Lake HOA/1&2	Case No.	
	Debtor	(If known)	

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFF, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
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.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached Total	<b>\</b>	\$

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

### Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 11 of 46

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

In re_	Tymber Skan on the Lake HOA/1&2	Case No.	
	Debtor	(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY		CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
1. Cash on hand.						
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.						
Security deposits with public utilities, telephone companies, landlords, and others.						
Household goods and furnishings, including audio, video, and computer equipment.						
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.						
6. Wearing apparel.						
7. Furs and jewelry.						
8. Firearms and sports, photographic, and other hobby equipment.						
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.						
10. Annuities. Itemize and name each issuer.						
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).)						

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

In re _	Tymber Skan on the Lake HOA/1&2	•	Case No.
	Debtor	<del></del>	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.		HOA Assessments - unknown value		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		•		
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.				

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

In re	Tymber Skan on the Lake HOA/1&2	Case No.	
	Debtor		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
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.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				ļ
29. Machinery, fixtures, equipment, and supplies used in business.			-	
30. Inventory.			i	en e
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.			ŀ	
		continuation sheets attached Total	<b>—</b>	\$

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) B6C (Official Form 6C) (04/13)

In re	Tymber Skan on the Lake HOA/1&2	<b>,</b>	Case No.	
	Debtor		(If kno	own)

# **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 \$155,675.*
---	---

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION		
HOA Assessments - unknown value					

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

In re Tymber Skan on the Lake HOA/1&2 ,	Case No.
Debtor	(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
								:
			VALUE \$					
ACCOUNT NO.								
			VALUE\$		i i			
ACCOUNT NO.			TABOL \$					•
continuation sheets attached		<u> </u>	VALUE \$ Subtotal ► (Total of this page)	<u> </u>	<u> </u>	<u> </u>	\$	\$
			Total ►				\$	\$
			(Use only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

B 6D (Official Form 6D) (12/07) – Cont.		2
In re Tymber Skan on the Lake HOA/1&2,	Case No.	
Debtor	(if known)	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE					
ACCOUNT NO.			VALUE\$					
			VALUE\$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.								
			VALUE\$					
Sheet noofcontinu sheets attached to Schedule of Creditors Holding Secured Claims	ation		Subtotal (s)► (Total(s) of this page)	·I			\$	\$
Ciduiis			Total(s) ►				\$	\$
			(Use only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summar

report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/13)

In re _ Tymber Skan on the Lake HOA/1&2	Case No.
Debtor	(if known)

## 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 \$12,475* 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).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) – Cont.
In re _Tymber Skan on the Lake HOA/1&2, Case No
Debtor (if known)
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* 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 \$2,775* 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. § 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 drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation sheets attached

## Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 19 of 46

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
				u.					
Account No.									
Account No.									
Account No.									
7 recount 1 to									
Sheet no of continuation sheets attached to Schedule of Creditors Holding Priority Claims		Subtotals➤ (Totals of this page)			\$	\$			
		Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			\$				
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	report Certai	also on			\$	\$

### Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 20 of 46

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

In re	Tymber Skan on the Lake HOA/1&2	Case No.	
	Debtor		(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS **INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. XXXX200001 2013 - Utility Service Orlando Utility Comm 32,802.93 PO Box 31329 Tampa, FL 33631 ACCOUNT NO. XXXX5100001 2013 - Utility Service Orlando Utility Comm 32,687.92 PO Box 31329 Tampa, FL 33631 ACCOUNT NO. Notice Only - Counsel for Orlando Utility Commission Carlos Woody Esq. 0.00 for judgment in 9th Cir., 100 W Anderson St 2013-CA-007028 Orlando, FL 32801 ACCOUNT NO. 65 49085 Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

## Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 21 of 46

B 6F (Official Form 6F) (12/07) - Cont.

In re Tymber Skan on the Lake HOA/1&2	Case No.
Debtor	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	0	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					n.			
ACCOUNT NO.				$\dashv$				
Total Control of the								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. of continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims	eets atta d	ched				Sub	total➤	\$
Total➤								\$
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							65.490.85	

B 6G (Official Form 6G) (12/07)	/ ,		
TYMBER SKAN ON THE LAKE In re 2013 - Utility Service	HOA/1:2	Corr No	
Til Te 2010 Othicy Oct vice	,	Case No	
Debtor			(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

 $\square$  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.

### Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 23 of 46

B 6H (Official Form 6H) (12/07)		
TYMBSESLAN ON THE LAKE HOA/1:2		
In re 2013 - Utility Service	Case No.	
Debtor	(if known)	

## **SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						

	Carry Carry States	Y1.5534.1723.134	(10.656.50)			
Fill in this information to identify	your case:	ARP 1	The transfer			
Debtor 1 Tymber Skan on the Lak						
Debtor 2	Middle Name	Last Name				
(Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:	Middle District of Florida					
Case number				С	heck if th	nis is:
					_	ended filing
						lement showing post-petition r 13 income as of the following date:
Official Form B 6I					MM / DD	
Schedule I: You	ır İncomo				WINT DD	
						12/13
supplying correct information. If yo	ou are married and not fili use is not filing with you, c top of any additional pag	ng jointly, and yo do not include inf	our spo	use is livi on about v	ng with yo	r 2), both are equally responsible for ou, include information about your spouse use. If more space is needed, attach a nown). Answer every question.
Fill in your employment information.		Debtor 1				Debtor 2 or non-filling spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	ed			Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation					
Occupation may Include student or homemaker, if it applies.	Occupation					
,	Employer's name	Tymber Ska	n on t	he Lake	HOA	
	Employer's address	2650 Skan	Court			Number Street
		Orlando, FL	3283	9		Number Sireer
		-				
					-	
		City	State	ZIP Code	9	City State ZIP Code
	How long employed ther	e?				
Part 2: Give Details About	Monthly Income					
		n. If you have noth	ing to re	port for ar	ny line, wri	te \$0 in the space. Include your non-filing
spouse unless you are separated.  If you or your non-filing spouse ha		r, combine the info	rmation	for all em	ployers fo	or that person on the lines
below. If you need more space, at	ttach a separate sheet to thi	is form.				
				For Del	btor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions). If not paid monthly,			2.	c	enule holiometorescone	c c
3. Estimate and list monthly over	time pay.		3. +	\$ +\$		+ \$
4. Calculate gross income. Add lin	ne 2 + line 3.		4.	\$		\$

Official Form B 6I Schedule I: Your Income page 1

Debtor 1

Tymber Skan on the Lake HOA/1&2

ebtor ·	First Name Middle Name Lest Name		Case number (if kno	own)	
	·····		For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	<b>→</b> 4.	\$	\$	
5. <b>Lis</b> 1	t all payroll deductions:				
5a	. Tax, Medicare, and Social Security deductions	5a.	\$	\$	
5b	. Mandatory contributions for retirement plans	5b.	\$	\$	
<b>5</b> c	. Voluntary contributions for retirement plans	5c.	\$	\$	
5d	Required repayments of retirement fund loans	5d.	\$	\$	
5e	. Insurance	5e.	\$	\$	
<b>5</b> f.	Domestic support obligations	5f.	\$	\$	
<b>5</b> g	. Union dues	5g.	\$	\$	
5h	. Other deductions. Specify:	5h.	+s	+ \$	
3. <b>A</b> c	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	\$	
7. <b>C</b> a	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	\$	
. Lis	et all other income regularly received:				
8a	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 10,000. <b>@</b>	\$	
85	o. Interest and dividends	8b.	\$	\$	
80	E. Family support payments that you, a non-filing spouse, or a dependent regularly receive	ent			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
	. Unemployment compensation	8d.	\$	<b>\$</b>	
8e	e. Social Security	8e.	\$	\$	
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.	\$	\$	
89	. Pension or retirement income	8g.	\$	\$	
8h	n. Other monthly Income. Specify:	8h.	+\$	+\$	
). <b>A</b> d	Id all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	\$	
	culate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 10,000.0	+ \$=	\$
Inc	te all other regular contributions to the expenses that you list in Scheolude contributions from an unmarried partner, members of your household, er friends or relatives.			mmates, and	
	not include any amounts already included in lines 2-10 or amounts that are ecify:			ses listed in Schedule J.	<b>-</b> \$
2. Ad	d the amount in the last column of line 10 to the amount in line 11. The ite that amount on the Summary of Schedules and Statistical Summary of C			•	\$ 10,000.00
13. <u>Do</u>	you expect an increase or decrease within the year after you file this	form?			,
Ē	Yes. Explain:				

Fill in this information to identify your case:			
Debtor 1Tymber Skan on the Lake HOA/1&2	Oha ali if this is		
First Name Middle Name Last Name  Debtor 2	Check if this is:	C.I.	
(Spouse, if filing) First Name Middle Name Last Name	An amended		petition chapter 13
United States Bankruptcy Court for the: District of		of the following	
Case number(If known)	MM / DD / YYY	Ϋ́Υ	
			because Debtor 2
Official Form B 6J	maintains a s	separate househ	nold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filin information. If more space is needed, attach another sheet to this form.	g together, both are equally respon On the top of any additional pages.	sible for supplyi	ng correct
(if known). Answer every question.	, and an in the second part of t	,	
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
□ No			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Demondentia relationalia ta	Daniel de Ma	D
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents'			No
names.			Yes
			No Yes
			No
			Yes
			No
			Yes
			No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you are	a using this form as a supplement i	n a Chanter 13 c	ase to report
expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.		(F)	
Include expenses paid for with non-cash government assistance if you	know the value		
of such assistance and have included it on Schedule I: Your Income (Of		Your exper	nses
<ol> <li>The rental or home ownership expenses for your residence. Include f any rent for the ground or lot.</li> </ol>	first mortgage payments and 4.	\$	<del></del> ,
If not included in line 4:			
4a. Real estate taxes	4a	. \$	
4b. Property, homeowner's, or renter's insurance	4b.	. \$	
4c. Home maintenance, repair, and upkeep expenses	4c.	. \$	8,000.00
4d. Homeowner's association or condominium dues	4d.	. \$	

Debtor 1

Tymber Skar	on the Lake HOA	V1&2	O
First Name	Middle Name	Last Name	Case number (if known)

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6.	Utilities:		
٠.	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$
	6d. Other. Specify:	6d.	\$
7.		7.	\$
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10.	\$
11.	Medical and dental expenses	11.	\$
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$
19.	Other payments you make to support others who do not live with you.	19.	s
	Specify:		\$
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	<b>).</b>	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

# Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 28 of 46

Debtor 1	Tymber Sk	an on the Lake HC	A/1&2	Case number (if known)					
	First Name	Middle Name	Last Name						
21. Othe	er. Specify: Wa	ages		<u>.</u>	21.	+\$	3,100.00		
	r monthly exper result is your mon		4 through 21.		22.	\$	11,100.00		
3. Calcu	late your mont	hly net income.							
23a.	Copy line 12 (ye	our combined me	onthly income) from Schedule I.		23a.	\$	10,000.00		
23b.	Copy your mon	thly expenses fro	om line 22 above.		23b.	-\$	11,100.00		
23c.	•	ionthly expenses ur <i>monthly net in</i>	s from your monthly income.		23c.	\$	-1,100.00		
For ex	kample, do you e	expect to finish p	ase in your expenses within the	e year or do you expect your	?				
mortg.		increase or decr	rease because of a modification	to the terms of your mortgage?					
Ye		ere:							

Official Form B 6J Schedule J: Your Expenses page 3

B6 Declaration (Official Form 6 - Declaration) (12/77)	•
tare Tymber Skan on the Lake HO .	Case No. [If known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION G	NDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR	
i declare under penalty of perjury that I have read the for ny knowledge, information, and belief.	regulag summary and schedules, consisting ofsheets, and that they are now and	correct to the best
<u></u>	Signature: Dehior	<del></del>
*	Signature:	
	(Jahn Dektor, 1fany)	
	He john core buth speases must sign. I	
DECLARATION AND SIGNATURE	DP NON-ATTERNEY DANKRUPTCY PATITION PREPARER (See 11 U.S.C. \$ )10)	
i debtor with a copy of this document and the notices and infin	estition preparer as defined in 11 U.S.C. § 110; (2) [prepared this document for compensation making required under 11 U.S.C. §§ 110(b), 110(b) and 342(b); and, (3) if roles or guidelin fee for services charge-table by bankrapty position pleparers. I have given the debtor notice o necepting any fee from the debtor, as required by that section.	erc have have
ried or Typod Name and Tale, if any,	Social Security No.	
Bankrupicy Putrian Propager	theyared by HUSC & HOJ	
he bankrysky pakiva preparer p nut on individual, state the o tipsy this deconcent	nume, tide (if amp), address, and social socially mather of the ufficer, principal, responsible	; регьод, от ратцыг
and the same of th		
links		
gasture of Bankreptey Pelithur Preparer	Date	
mes and Social Security numbers of all rather individuals who	prepared or assisted in preparing this document, unions the bandrupter position grapater is no	rt an fadividum:
	al showed shocks conforming to she appropriate Willand Furm for each persons.	
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USC / 13%	OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERS	
DECLARATION UNDER PENALTY  The President (the pre-	OF PERRURY ON BEHALF OF A CORPORATION OR PARTNERS!	IIIP
DECLARATION UNDER PENALTY  I, the President (the president of the Tymber Skan on Lake HOA)  I due foregoing summery and schedules, consisting of	OF PERSURY ON BEHALF OF A CORPORATION OR PARTNERS	HIP  prized agent of the cripmy that I have
DECLARATION UNDER PENALTY  Lite President tership of the Tymber Skan on Lake HOA I the foregoing successory and schedules, consisting of American property of the terminal statement of the state	OF PERRIERY ON BEHALF OF A CORPORATION OR PARTNERS!  ident or other ufficer or an authorized agent of the corporation or a member of an authorized agent of the corporation or partnership named as debts in this case, declary under penalty of p	HIP  prized agent of the cripmy that I have
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## UNITED STATES BANKRUPTCY COURT

#### Middle District of Florida

In re: Tymber Skan on the Lake HOA/1&2	Case No.	
Debtor	(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

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

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

#### **DEFINITIONS**

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

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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



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

AMOUNT SOURCE

\$0.00 HOA operates at a loss

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



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

**AMOUNT** 

SOURCE

#### 3. Payments to creditors

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



a. *Individual or joint debtor(s) with primarily consumer debts*: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING



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 \$6,225°. 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

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

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

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

2013-CA-007028 Orlando Utility Comm v Tymber Skn Collections

9th Circuit Orlando

Judgment

None

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



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

#### 6. Assignments and receiverships



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



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

DATE OF ORDER

DESCRIPTION AND VALUE **Of PROPERTY** 

4

**CASE TITLE & NUMBER** 

RELATIONSHIP

#### 7. Gifts



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

TO DEBTOR. IF ANY

DATE OF GIFT **DESCRIPTION** AND VALUE OF GIFT

#### 8. Losses



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

#### 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 a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10. Other transfers



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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

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

NAME OF TRUST OR OTHER DEVICE

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

INTEREST IN PROPERTY

#### 11. Closed financial accounts



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

#### 12. Safe deposit boxes

Vone

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

DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

#### 13. Setoffs



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

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person



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

#### 15. Prior address of debtor



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

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

6

B7 (Official Form 7) (04/13)	•

#### 16. Spouses and Former Spouses

None	8
<b>√</b>	

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.



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



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** 

CE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



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.

8

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 er Skan e Lake 1&2	OF SOCIAL-SECURITY Skan OR OTHER INDIVIDUAL 26 ake TAXPAYER-1.D. NO. SI		NATURE OF BUSINESS	BEGINNING AND ENDING DATES	
		59-1629556	Orlando FL 32839	Homeowner Association	Current	
None 🗸		ny business listed in response to U.S.C. § 101.	o subdivision a	., above, that is "single asset	real estate" as	
	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 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 Lorenzo Pinkston, President, Tymber Skan on the Lake HOA/1&2 2013-2014 b. List all firms or individuals who within 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 2013-2014 2650 Skan Court Lorenzo Pinkston, President Tymber Skan on the Lake HOA/1&2 Orlando, FL 32839

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B7 (0	Official Form 7) (04/13)		
None	c. List all firms or individuals w books of account and records of	who at the time of the commenceme the debtor. If any of the books of a	ent of this case were in possession of the account and records are not available, explain.
	NAME		ADDRESS
Lo	renzo Pinkston, President HOA	<b>\</b>	2650 Skan Court Orlando, FL 32839
None	d. List all financial institutions, financial statement was issued by	creditors and other parties, including the debtor within two years imm	ng mercantile and trade agencies, to whom a ediately preceding the commencement of this case.
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None		nventories taken of your property, e dollar amount and basis of each in	the name of the person who supervised the aventory.
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	<ul><li>b. List the name and address of in a., above.</li><li>DATE OF INVENTORY</li></ul>	the person having possession of the	e records of each of the inventories reported  NAME AND ADDRESSES  OF CUSTODIAN  OF INVENTORY RECORDS
	21 . Current Partners, Officers	s, Directors and Shareholders	
None	<ul> <li>a. If the debtor is a partners partnership.</li> </ul>	ship, list the nature and percentage of	of partnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None			s of the corporation, and each stockholder who e of the voting or equity securities of the
	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	Lorenzo Pinkston	President HOA	Not for Profit

B7 (Official Form 7) (04/13)	
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



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

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



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)

#### 25. Pension Funds.



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)

\* \* \* \* \* \*

87 (Official Form 7) (04/13)	11
I declare under penalty of perjury that I have and any attachments thereto and that they a	we read the answers contained in the foregoing statement of financial affairs are true and correct.
Date	Signature of Debtor
Date Signature	e of Joint Debtor (If any)
[If completed on behalf of a partnership or corporal l decises under pensity of perjury that I have read to	rion j
therete end that they are true and correct to the best	
Date 3-27-14	Signature
	Print Name and Title LORENZO PINKS FON - PASSELVE
(An individual signing on behalf of a party	mentity or corporation must indicate position or relationship to debase.]
-	_continuation shocts attached
Penalty for making a false statement: Fine of up to	SSOC,000 or deprisonment for up to 3 years, or both. 18 U.S.C. §\$ 132 and 3571
DECLARATION AND SIGNATURE OF NON-A	attorney bankruptcy petition preparer (500 11 U.S.C. § 110)
componention and have provided the detrior with a copy of this of 342(b); and, (3) if rules or guidelines have been promulgated pu	problem preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for document and the notices and information required sader 11 U.S.C. §§ 110(b), 110(b), and assess to 11 U.S.C. §10(b) satisfies a maximum for for services chargeable by benchmarky manuscript before preparing any document for filling the a debtor or accepting any for fives
Printed or Typed Name and Title, if any, of Stantauptey Pethio	na Preparor Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the responsible person, or partner who styra this document.	name, title (if any), address, and social-security master of the officer, principal,
Address	
Signature of Bankruptey Petition Preparer	Date
Names and Social-Sociatity numbers of all other individuals who not an individual:	prepared or assisted in preparing this document unless the banksuptoy petition preparer is
If more than one person prepared this document, attach additions	al signed shoets conforming to the eppropriate Official Form for each person
A bankruptcy position preparer's fallure to comply with the fines or imprisonment or both. 18 U.S.C. § 156.	provisions of life 11 and the Pederal Bules of Bankruptcy Procedure may result in

B 203 (12/94)

# United States Bankruptcy Court

MIDPLE District Of FLORIDA

In	re							
_	74	MBER (AL			C N			
		MBER SKAN O			Case No.			
D	ebt	or	NILO (AKE H	AOA	Chapter	11		
		DISCLOSURE C	F COMPENSATI	ON OF AT	TORNEY	FOR DE	втон	₹
1.	na ba	ursuant to 11 U.S.C. § 329 amed debtor(s) and that counkruptcy, or agreed to be contemplation of or in co	mpensation paid to mo	e within one ses rendered o	year before to to be rende	the filing of tered on beha	he peti	tion in
	Fo	r legal services, I have agr	eed to accept			******	. \$	8
	Pr	ior to the filing of this state	ment I have received				. \$	0
	Ва	alance Due					. \$	0
2.	Th	e source of the compensa	tion paid to me was:					
		Debtor	Other (specify)	NA				
3.	Th	e source of compensation	to be paid to me is:					
		Debtor	Other (specify)	NA				
4.		I have not agreed to share members and associates	e the above-disclosed of my law firm.	compensation	n with any o	ther person (	unless	they are
		I have agreed to share the members or associates of the people sharing in the	my law firm. A copy	of the agreen				
5.		return for the above-disclose, including:	sed fee, I have agreed	l to render leg	gal service fo	or all aspects	of the	bankruptcy
	a.	Analysis of the debtor's fi to file a petition in bankro		rendering ad	vice to the d	lebtor in dete	erminir	ng whether
	b.	Preparation and filing of	any petition, schedule	s, statements	of affairs and	d plan which	may b	e required;
	c.	Representation of the deb	otor at the meeting of o	creditors and	confirm atior	n hearing, an	d any a	adjourned

## Case 6:14-bk-03522-KSJ Doc 1 Filed 03/28/14 Page 42 of 46

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
e.	[Other provisions as needed]
Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:
	CERTIFICATION
ţ	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
-	Date  Signature of Attorney  MADSO LAW 60000
	MADER (AW 6ROUP) Name of law firm

6.

Creditor

Orlando Utility Commission PO Box 31329 Tampa, FL 32631

Carlos Woody Esq 100 W Anderson St Orlando, FL 32801

Printed Name of Joint Debtor

## UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF FLORIDA** ORLANDO DISTRICT In re: Case No.: Tymber Skan on the Lake HOA/ One & Three Chapter: 11 Debtor(s) **Verification of Creditor Mailing Matrix** I/We, the above named Debtor(s), do hereby verify under penalty of parjury that the mailing matrix (list of creditors) attached or previously filed in this case is true and correct to the best of my/our knowledge. **Debtor Signature** Tymber Skan on the Lake HOA/ One & Three Printed Name of Debtor Joint Debtor Signature (if applicable) Date

B 22B (Official Form 22B) (Chapter 11) (12/10)

In re	Tymber	Skan on the Lake HOA	•
		Debtor(s)	
Case	Number: _	(If known)	

## CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

Part I. CALCULATION OF CURRENT MONTHLY INCOME								
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a.  Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b.  Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.  c.  Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.							
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.						Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.						\$	\$
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.							
3	a.	Gross receipts	\$		10,000.00			
	b.	Ordinary and necessary business expense	es \$		11,100.00			
	c.	Business income	Sul	btract	Line b from Line a.		\$ -1,100.00	\$
	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.							
4	a.	a. Gross receipts \$						
	b.	Ordinary and necessary operating expens	ses \$					
	c.	Rent and other real property income	Sul	btract	Line b from Line a.		\$	\$
5	Interest, dividends, and royalties.						\$	\$
6	Pension and retirement income.						\$	\$
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. 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.					e y	\$	\$
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
		pployment compensation claimed to benefit under the Social Security Act Deb	otor \$		Spouse \$		\$	\$

B 22B (C	Micial Form	m 22B) (Chapte	er 11) (12/10)					2
9	Income from all other sources. Specify source and amount. If necessary, fist additional sources on a separate page. Total and enter on Line 9. Do not include allimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of allimony 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.							
1	2.	T			\$		1	1
·	b.				\$		s	s
10 .	Subtotal of current monthly income, Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).					s	s	
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.					s	-1,100.00	
			P	art II: VERIFICATION				
		e under peni must sign.)	alty of perjury that the info	rmation provided in this st	atement is t	rue and cor	TECL (If t	his a joint case, both
12	Date: 3-27-14 Signature: (Debtor)						<b>&gt;</b> <	7
!	Date: Signature:						<u></u>	