Case 10-41516-AJC Doc 1 Filed 10/15/10 Page 1 of 43

United States Bankruptcy Court Southern District of Florida					Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, M Norris, Robert C.	fiddle):		Name of J		or (Spou	use) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5022		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3201						
Street Address of Debtor (No. & Street, City, State & Zip Code): 21021 NE 31st Ave. Aventura, FL		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 21021 NE 31st Ave. Aventura, FL				ate & Zip Code):		
Aventura, FL	ZIPCODE	33180	Aventur	а, ГС				ZIPCODE 33180
County of Residence or of the Principal Place of E Miami-Dade	Business:		County of Residence or of the Principal Place of Business: Miami-Dade		ness:			
Mailing Address of Debtor (if different from stree	et address)		Mailing A	ddress of	Joint De	ebtor (if differer	nt from stre	eet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (i		street address a	lbove):					
								ZIPCODE
Type of Debtor (Form of Organization)		Nature of Check or				_	nkruptcy	Code Under Which (Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank Other			in 11	☐ Chapter 11 Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition ☐ Chapter 13 Recognition of a Formation Proceeding ☐ Nature of Debts ☐ (Check one box.) ☐ Debts are primarily consumer ☐ Debts		ognition of a Foreign In Proceeding In I	
	Title 2	(Check box, if or is a tax-exemp 26 of the United al Revenue Cod	applicable.) of organization States Code (t		§ 1 ind per	01(8) as "incuri lividual primaril sonal, family, o d purpose."	red by an y for a	ousiness deots.
Filing Fee (Check one box)		Chapter 11 Debtors						
Full Filing Fee attached Filing Fee to be paid in installments (Applicable	e to individuals		is a small busi	ox: a small business debtor as defined in 11 U.S.C. § 101(51D). not a small business debtor as defined in 11 U.S.C. § 101(51D).				
only). Must attach signed application for the co- consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Office	urt's e to pay fee	than \$2	,343,300 (amo	unt subje	ct to adj	ustment on 4/01	ed to non-insiders or affiliates are less 1/13 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 the Acceptances of the plan were accordance with 11 U.S.C. §		xes: vith this p an were so	etition olicited j					
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper distribution to unsecured creditors.				id, there v	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors								
1-49 50-99 100-199 200-999 1	,000- 5	*		25,001- 50,000		50,001- 100,000	Over 100,000	
	[31,000,001 to \$ \$ \$ 10 million	[310,000,001 \$ to \$50 million \$	50,000,001 to 100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$		[310,000,001 \$ to \$50 million \$	50,000,001 to 100 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More than	

Case 10-41516-AJC Doc 1 Filed 10/15/10 Page 2 of 43 B1 (Official Form 1) (4/10) Page 2 Name of Debtor(s): **Voluntary Petition** Norris, Robert C. & Norris, Lori (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Case Number: Location Where Filed: None Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms (To be completed if debtor is an individual whose debts are primarily consumer debts.) 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is I, the attorney for the petitioner named in the foregoing petition, declare requesting relief under chapter 11.) that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Exhibit A is attached and made a part of this petition. explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Stan L. Riskin 10/15/10 Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health Yes, and Exhibit C is attached and made a part of this petition. **▼** No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: 🗹 Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition. **Information Regarding the Debtor - Venue** (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord or lessor that obtained judgment) (Address of landlord or lessor) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

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Voluntary Petition

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

Name of Debtor(s):

Norris, Robert C. & Norris, Lori

Signatures

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

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

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X /s/ Robert C. Norris

Signature of Debtor

Robert C. Norris

X /s/ Lori Norris

Signature of Joint Debtor

Lori Norris

Telephone Number (If not represented by attorney)

October 15, 2010

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Stan L. Riskin 129106 Advantage Law Group, P.A. 950 S. Pine Island Rd., Ste. A-150 Plantation, FL 33324-4030 (954) 727-8271 Fax: (954) 727-8274 slriskin@aol.com

October 15, 2010

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

Signature of A	uthorized Indi	vidual	
Printed Name	of Authorized	Individual	
Title of Autho	rized Individua	al	

Signature of a Foreign Representative

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

(Check only one box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

ignature of Foreign	Representative	
ignature of r oreign	Tropresentative	
rinted Name of Fo	reign Representative	

Signature of Non-Attorney Petition Preparer

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

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

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

Address			

X	
	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, opartner whose social security number is provided above.

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

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

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

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B1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No.	
Norris, Robert C.		Chapter 11	
FYHIRIT	Debtor(s) D - INDIVIDITAL DERTOR'S	S STATEMENT OF COMPLIANCE	
EAIIIDII	CREDIT COUNSELING		
do so, you are not eligible to file whatever filing fee you paid, and	a bankruptcy case, and the court d your creditors will be able to res v case later, you may be required t	ements regarding credit counseling listed below. If you can can dismiss any case you do file. If that happens, you will l sume collection activities against you. If your case is dismis to pay a second filing fee and you may have to take extra st	lose ssed
	his Exhibit D. If a joint petition is file nd attach any documents as directed	d, each spouse must complete and file a separate Exhibit D. Ch d.	ıeck
the United States trustee or bankr performing a related budget analys	uptcy administrator that outlined the	I received a briefing from a credit counseling agency approved a opportunities for available credit counseling and assisted magency describing the services provided to me. Attach a copy of the agency.	e in
The United States trustee or bankr performing a related budget analysta copy of a certificate from the age	uptcy administrator that outlined the sis, but I do not have a certificate from	I received a briefing from a credit counseling agency approved a opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must do you and a copy of any debt repayment plan developed through	e in
days from the time I made my re		oved agency but was unable to obtain the services during the se irrcumstances merit a temporary waiver of the credit counselest circumstances here.]	
you file your bankruptcy petition of any debt management plan decase. Any extension of the 30-da also be dismissed if the court is counseling briefing.	n and promptly file a certificate from eveloped through the agency. Failury y deadline can be granted only for not satisfied with your reasons for	ain the credit counseling briefing within the first 30 days at m the agency that provided the counseling, together with a course to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case nor filing your bankruptcy case without first receiving a credit of: [Check the applicable statement.] [Must be accompanied by	opy our nay edit
motion for determination by the co	ourt.]	reason of mental illness or mental deficiency so as to be incapa	
of realizing and making rat Disability. (Defined in 11	tional decisions with respect to finan U.S.C. § 109(h)(4) as physically in seling briefing in person, by telepho	icial responsibilities.); impaired to the extent of being unable, after reasonable effort	
5. The United States trustee or does not apply in this district.	bankruptcy administrator has determ	nined that the credit counseling requirement of 11 U.S.C. § 109	∂(h)
I certify under penalty of perjur	ry that the information provided a	bove is true and correct.	
Signature of Debtor: /s/ Robert C	. Norris		

Date: October 15, 2010

Case 10-41516-AJC Doc 1 Filed 10/15/10 Page 5 of 43 B1D (Official Form 1, Exhibit D) (12/09)

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Date: October 15, 2010

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No
Norris, Lori		Chapter 11
ЕХН	Debtor(s) IBIT D - INDIVIDUAL DEBTOR CREDIT COUNSELIN	'S STATEMENT OF COMPLIANCE NG REQUIREMENT
do so, you are not eligible t whatever filing fee you pai	o file a bankruptcy case, and the cour d, and your creditors will be able to re uptcy case later, you may be required	tements regarding credit counseling listed below. If you cannot t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed to pay a second filing fee and you may have to take extra steps
	t file this Exhibit D. If a joint petition is fillow and attach any documents as direct	led, each spouse must complete and file a separate Exhibit D. Check ed.
the United States trustee or performing a related budget	bankruptcy administrator that outlined the	, I received a briefing from a credit counseling agency approved by he opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the h the agency.
the United States trustee or performing a related budget a copy of a certificate from to	bankruptcy administrator that outlined the analysis, but I do not have a certificate from the control of the co	, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. You must file to you and a copy of any debt repayment plan developed through
days from the time I made		roved agency but was unable to obtain the services during the seven circumstances merit a temporary waiver of the credit counseling ent circumstances here.]
you file your bankruptcy poof any debt management please. Any extension of the also be dismissed if the concounseling briefing.	etition and promptly file a certificate from developed through the agency. Fail 30-day deadline can be granted only fourt is not satisfied with your reasons from the ceive a credit counseling briefing because	tain the credit counseling briefing within the first 30 days after om the agency that provided the counseling, together with a copy lure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit e of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined		reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.);
participate in a credit	in 11 U.S.C. § 109(h)(4) as physically counseling briefing in person, by teleph a military combat zone.	impaired to the extent of being unable, after reasonable effort, to one, or through the Internet.);
5. The United States trust does not apply in this distric	- ·	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of p	perjury that the information provided	above is true and correct.
Signature of Debtor: /s/lor	i Norris	

United States Bankruptcy Court Southern District of Florida

IN RE:	Case No
Norris, Robert C. & Norris, Lori	Chapter 11
Debtor(s)	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1) Name of creditor and complete mailing address	(2) Name, telephone number and complete mailing	(3) Nature of claim	(4) Indicate if claim	(5) Amount of
including zip code	address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(trade debt, bank loan, government contract, etc.)	is contingent, unliquidated, disputed or subject to setoff	claim (if secured also state value of security)
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		Bank loan	Disputed Subject to Setoff	189,844.00
Americredit Financial Services C/O Robert V. Fitzsimmons, Esq. 80 SW 8th St., Ste. 3000 Miami, FL 33101		Trade debt		184,963.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		Bank loan	Disputed Subject to Setoff	184,635.00
HSBC Mortgage Corporation 2929 Walden Ave. Depew, NY 14043		Bank loan		182,000.00 Collateral: 400,000.00 Unsecured: 182,000.00
Automotive Finance Corporation 13085 Hamilton Crossing Blvd. Carmel, IN 46032		Trade debt		132,000.00
Wells Fargo Bank P.O. Box 17054 Billings, MT 59107		Bank loan		115,000.00
Bank Of America Po Box 17054 Wilmington, DE 19850	(800) 421-2110	Bank loan	Disputed	109,997.00
William Lehman And Associates, Inc. 21200 NW 2nd Ave Miami, FL 33169		other		100,000.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		Bank loan		186,680.00 Collateral: 125,000.00 Unsecured: 61,680.00
Hsbc Bank Card Member Services P.O. Box 5246 Carol Stream, IL 60197	(800) 843-4881	Bank Ioan		50,000.00
Chase Po Box 1093 Northridge, CA 91328	(800) 282-4840	Bank Ioan		449,045.00 Collateral: 400,000.00 Unsecured: 49,045.00

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Amex P.o. Box 981537 El Paso, TX 79998	(800) 874-2717		Disputed	44,615.00
Nelson Paraiso C/O Jerard C. Heller, Esq. 400 SE 8th St. Ft. Lauderdale, FL 33316		other	Disputed	44,000.00
Progressive Financial Services US Dept Of The Treasury POB 70957 Charlotte, NC 28272		other		40,415.31
Glasser, Boreth & Kleppin 8751 W. Broward Blvd., Ste 105 Plantation, FL 33324		other	Disputed	40,369.18
Chase Bank USA POB 9622 Deerfield Beach, FL 33442		Bank loan		37,652.00
Bank Of America 101 N. Tryon St. Charlotte, NC 28255	(800) 421-2110	Bank loan		35,537.00
Chase Po Box 15298 Wilmington, DE 19850	(800) 955-9900			25,272.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		Bank loan	Disputed Subject to Setoff	21,547.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		Bank loan		21,127.00 Collateral: 125,000.00 Unsecured: 21,127.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: October 15, 2010	Signature /s/ Robert C. Norris	
	of Debtor	Robert C. Norris
Date: October 15, 2010	Signature /s/ Lori Norris of Joint Debtor	Lori Norris
	(if any)	

B6 Summary (Form 6 - Summary) (12/67) 10-41516-AJC Doc 1 Filed 10/15/10 Page 8 of 43

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No.
Norris, Robert C. & Norris, Lori		Chapter 11
De	ebtor(s)	•

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 525,000.00		
B - Personal Property	Yes	3	\$ 137,120.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 838,852.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 19,522.49	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 1,530,701.92	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 5,856.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,850.00
	TOTAL	19	\$ 662,120.00	\$ 2,389,076.41	

Form 6 - Statistical Summary (12/13/15) e 10-41516-AJC Doc 1 Filed 10/15/10 Page 9 of 43

United States Bankruptcy Court Southern District of Florida

IN RE:	Case No
Norris, Robert C. & Norris, Lori	Chapter 11
Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 19,522.49
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 19,522.49

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,856.00
Average Expenses (from Schedule J, Line 18)	\$ 5,850.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 3,000.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 313,852.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 19,522.49	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 1,530,701.92
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,844,553.92

R6A (Official Form 6A) (12/07)	ase 10-41516-AJC	Doc 1	Filed 10/15/10	Page 10 of	43

IN	RE	Norris,	Robert	C. &	Norris,	Lori
----	----	---------	--------	------	---------	------

	Case No.
Debtor(s)	

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
21021 NE 31st Ave. Aventura, FL 33180 [Homestead]		J	400,000.00	631,045.00
7 Billing Place N. Palm Coast, FL 32137 (Volusia County) (rental property)		J	125,000.00	207,807.00

TOTAL

525,000.00

(Report also on Summary of Schedules)

(If known)

Case No	

Debtor(s)

(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	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash		100.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Atlantic Checking acct.		900.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household furnishings: 2 bedroom sets, dining room table and chairs, living room sofa, table and chair, 2 televisions, 1 computer.		700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Misc. clothing		100.00
7.	Furs and jewelry.		Jewelry: wedding bands and watches.		300.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		403(b) - Mutual of America	J	100,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.		Priority Permit Expeditors, LLC. [personal services company]	J	0.00

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				L'	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 tax refunds due to carryback which was taken for credit to SBA loan	J	25,000.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
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.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Chevrolet HHR (12k miles)	W	10,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X		_	
31.	Animals.		3 birds	J	20.00
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X		Н	
		77.	TAL	137,120.00

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Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450. *

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
21021 NE 31st Ave. Aventura, FL 33180 [Homestead]	Art. X, §4(a)(1), FSA §§ 222.01, 222.02	400,000.00	400,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash	Art X § 4(a)(2)	100.00	100.00
Bank Atlantic Checking acct.	Art X § 4(a)(2)	900.00	900.0
Household furnishings: 2 bedroom sets, dining room table and chairs, living room sofa, table and chair, 2 televisions, 1 computer.	Art X § 4(a)(2)	700.00	700.00
Misc. clothing	Art X § 4(a)(2)	100.00	100.00
Jewelry: wedding bands and watches.	Art X § 4(a)(2)	200.00	300.00
403(b) - Mutual of America	FSA § 222.21(2)	100,000.00	100,000.0
2010 Chevrolet HHR (12k miles)	FSA § 222.25(1)	2,000.00	10,000.0

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

Case	No

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (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. 2771		Н	1st Mtg. on Volusia County property	T			186,680.00	61,680.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065								
			VALUE \$ 125,000.00					
ACCOUNT NO. 1117		Н	2nd Mtg on Volusia Cty property				21,127.00	21,127.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065			(Equity Line)					
			VALUE \$ 125,000.00					
ACCOUNT NO. 6663		J	1st Mtg. on homestead				449,045.00	49,045.00
Chase Po Box 1093 Northridge, CA 91328								
	_	<u> </u>	VALUE \$ 400,000.00	-		Н		
ACCOUNT NO.	_	J	2nd Mtg on homestead				182,000.00	182,000.00
HSBC Mortgage Corporation 2929 Walden Ave. Depew, NY 14043								
			VALUE \$ 400,000.00					
continuation sheets attached	!		(Total of t	Sul his j			\$ 838,852.00	\$ 313,852.00
					Tot	al		

Total (Use only on last page)

(Report also on Summary of Schedules.)

838,852.00

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

\$ 313,852.00

a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

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Debtor(s)

(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.

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. © 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

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

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Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Shee	t)						
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	CHEMICAL STATES	DISPUIED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.	Х	J	Tax liability		t					
Florida Department Of Revenue 5050 W. Tennessee St. Tallahassee, FL 32399			•					19,522.49	19,522.49	
ACCOUNT NO.								·		
ACCOUNT NO.	_					1				
ACCOUNT NO.	_									
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	att	ached	to (Totals of t	Sub				19,522.49	\$ 19,522.49	\$
			nedule E. Report also on the Summary of Sc	,	Tot	tal			, , , , , , , , , , , , , , , , , , , ,	
(Us	e oı	ıly on	last page of the completed Schedule E. If an al Summary of Certain Liabilities and Relati	plic	Tot	tal le,			\$ 19,522.49	\$

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R6F (Official Form 6F) (12/07)	asc	10-41310-730	י טטט ו	i lieu iu	10/10	i age	10 0	1 40

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Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

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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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Med. expense			T	
All Med Services 14101 Commerce Way Miami Lakes, FL 33016							33.34
ACCOUNT NO.	X	J	Final Judgment		\dashv	\dashv	33.34
Americredit Financial Services C/O Robert V. Fitzsimmons, Esq. 80 SW 8th St., Ste. 3000 Miami, FL 33101	-						184,963.00
ACCOUNT NO. 0053	+	w	Revolving account opened 1984-08		\exists	X	
Amex P.o. Box 981537 El Paso, TX 79998							44,615.00
ACCOUNT NO. 0813	T	w	Open account opened 1987-09		\exists	\dashv	,
Amex P.o. Box 981537 El Paso, TX 79998							18,068.00
6				Sub			
6 continuation sheets attached			(Total of th		age ota	-	\$ 247,679.34
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules and, if applicable, on the Stammary of Certain Liabilities and Relate	also tatis	o or tica	n ıl	\$

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

		(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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7403		w	Open account opened 1987-10	Ħ			
Amex P.o. Box 981537 El Paso, TX 79998							2 257 00
ACCOUNT NO.	Х	J	Final Judgment	\vdash			3,257.00
Automotive Finance Corporation 13085 Hamilton Crossing Blvd. Carmel, IN 46032			i mai oddginem				132,000.00
ACCOUNT NO. 3421		J	Mortgage on previously owned property			Х	102,000.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065			(Foreclosed) Subject to Setoff				100 044 00
ACCOUNT NO. 1125		Н	Mortgage previously owned property			Х	189,844.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065			(Foreclosed) Subject to Setoff				
ACCOUNT NO. 7098		ш	Mortgage on previously owned property			Х	184,635.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065			(Foreclosed) Subject to Setoff			^	04 547 00
ACCOUNT NO.		J	Credit card charge back on business.			Х	21,547.00
Bancard Payment Systems, Inc. 820 N. Glenville Dr. Richardson, TX 75081			2. 2 3 3. 2 3.1 2 3.1 2 3.1 2 3.1 2 3.1 2 3.1 2 3.1 2 3.1 2 3.1 2 3.1 2				20,000.00
ACCOUNT NO. 2688		J	Revolving account opened 1997-10-07	H		Х	_0,000.00
Bank Of America Po Box 17054 Wilmington, DE 19850							100 007 00
Sheet no1 of6 continuation sheets attached to	L			Sub	tota	L al	109,997.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o tica	e) al n al	\$ 661,280.00

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Debtor(s)

(If known)

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

		(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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1121		Н	Revolving account opened 2004-07-30		— 		
Bank Of America Po Box 15311 Wilmington, DE 19884							16,910.00
ACCOUNT NO. 4661		W	Revolving account opened 2008-04-02				10,310.00
Bank Of America Po Box 15311 Wilmington, DE 19884							13,763.00
ACCOUNT NO. 9702		W	Revolving account opened 1986-02-01				10,7 00.00
Bank Of America Po Box 1598 Norfolk, VA 23501							1,093.00
ACCOUNT NO. 0273	Х	J	Business Bank Ioan				1,033.00
Bank Of America 101 N. Tryon St. Charlotte, NC 28255							25 527 00
ACCOUNT NO. 9299		W	Open account opened 1999-08-04				35,537.00
Bk Of Amer 4161 Piedmont Pkwy Greensboro, NC 27410							4,129.00
ACCOUNT NO. 6091	\vdash	W	Revolving account opened 2006-06-29				4,123.00
Cap One Po Box 85520 Richmond, VA 23285							
ACCOUNT NO. 4000			Revolving account opened 2001-10-22	\vdash			2,099.00
ACCOUNT NO. 4000 Chase Po Box 15298 Wilmington, DE 19850		J	Revolving account opened 2001-10-22				25,272.00
Sheet no 2 of 6 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T t alse tatis	age Fota o o stica	e) al n al	\$ 98,803.00 \$

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Debtor(s)

(If known)

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

		((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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4001		Н	Revolving account opened 2003-01-09	П			
Chase Po Box 15298 Wilmington, DE 19850							19,658.00
ACCOUNT NO. 5002		J	Revolving account opened 2001-10-30	+			19,030.00
Chase Po Box 15298 Wilmington, DE 19850							15,093.00
ACCOUNT NO.		J	Final Judgment	\forall			,
Chase Bank USA POB 9622 Deerfield Beach, FL 33442							37,652.00
ACCOUNT NO. 0001		J	Insurance premium	\Box			37,032.00
Citizens Property Insurance Corp 6676 Corporate Center Parkway Jacksonville, FL 32216							2,850.00
ACCOUNT NO. 0411		J	Traffic infraction	\vdash			2,030.00
City Of Aventura Traffic Intersection Safety Program POB 742503 Cincinnati, OH 45274							125.00
ACCOUNT NO. 7777	\vdash	J	traffic infraction	\Box			123.00
City Of Hallandale Beach Traffic Intersection Safety Program POB 742503 Cincinnati, OH 45274							425.00
ACCOUNT NO.		J	Utility charges	+			125.00
City Of Palm Coast Utility Dept 2 Utility Dr Palm Coast, FL 32137							529.09
Sheet no 3 of 6 continuation sheets attached to			<u> </u>	Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	nis pa T t also tatis	age Fota o o tica	e) al n al	\$ 76,032.09 \$

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Debtor(s)

(If known)

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

		(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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Attorney fees			Х	
Glasser, Boreth & Kleppin 8751 W. Broward Blvd., Ste 105 Plantation, FL 33324							40 200 40
ACCOUNT NO.		J	pending Insurance claim	Х		Х	40,369.18
Great American Insurance Co. 580 Walnut St. Cincinnatti, OH 45202			Subject to Setoff				10 000 00
ACCOUNT NO.		J	Overpayment of rent			Х	10,000.00
Homestead Housing Authority POB 900278 Homestead, FL 33090							900.00
ACCOUNT NO.	Х	J	Business loan				300.00
Hsbc Bank Card Member Services P.O. Box 5246 Carol Stream, IL 60197							50,000.00
ACCOUNT NO.		J	Attorney fees			Х	00,000.00
J. H. Zidell, Esq. 300- 71st St. Miami Beach, FL 33141							
ACCOUNT NO. 4551		w	Auto lease deficiency after vehicle turn in.			Х	unknown
Lexus Financial Servic 12735 Morris Road Ext # Alpharetta, GA 30004			,				
	<u>.</u>		Business lititation	+		\ <u>'</u>	3,175.00
ACCOUNT NO. Mark One Financial, LLC 7601 Centurion Parkway Jacksonville, FL 32250	X	J	Business litigation			X	6 500 00
Sheet no. 4 of 6 continuation sheets attached to				Sub	tota	L al	6,500.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p t als	age Fota so o stica	e) al on al	\$ 110,944.18 \$

(Case	N	n
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Debtor(s)

(If known)

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

CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	w	Revolving account opened 2005-11-10				
		3				1,344.00
	J	pending litigation			X	1,344.00
						44,000.00
	н	Revolving account opened 2006-05-30				,
						20,441.00
	w	Open account opened 2010-04-22				20,441.00
						3,029.00
+	J	SBA Loan				3,023.00
						40,415.31
	J	pending litigation	х		Χ	,
		Subject to Setoff				5,000.00
+	J	Attorney fees	H			3,000.00
						F40.00
			Sub	tots	al	516.00
		(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the S	is p T t als tatis	age Fota o o tica	e) al n al	\$ 114,745.31
	CODEBTOR	_ J	W Revolving account opened 2005-11-10 J pending litigation W Open account opened 2010-04-22 J SBA Loan J pending litigation Subject to Setoff (Total of the Cummary of Schedules, and if applicable, on the Summary of Sc	W Revolving account opened 2005-11-10 J pending litigation W Open account opened 2010-04-22 J SBA Loan J pending litigation Subject to Setoff X (Use only on last page of the completed Schedule F. Report als the Summary of Schedules, and if applicable, on the States the States the Summary of Schedules, and if applicable, on the States the	W Revolving account opened 2005-11-10 J pending litigation W Open account opened 2010-04-22 J SBA Loan J pending litigation Subject to Setoff X (Total of this page of the completed Schedule F. Report also of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of the Summary of Schedules, and if applicable, on the Statistics of th	W Revolving account opened 2005-11-10 J pending litigation X H Revolving account opened 2006-05-30 W Open account opened 2010-04-22 J SBA Loan J pending litigation Subject to Setoff X X Subtotal

____ Case No. _

Debtor(s)

(If known)

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

		(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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	Х	J	Mediation and attorney fees	П		Х	
Steven Hyatt, Esq. 750 SE 3rd Ave., Ste. 200 Ft. Lauderdale, FL 33316							1,000.00
ACCOUNT NO. 4270	H	w	Revolving account opened 2005-11-10	Ħ		H	1,000100
Visdsnb 9111 Duke Blvd Mason, OH 45040							741.00
ACCOUNT NO.	Х	J	Business line of credit	\vdash			741.00
Wells Fargo Bank P.O. Box 17054 Billings, MT 59107							115,000.00
ACCOUNT NO. 3808		w	Med exp.				113,000.00
West Asset Management Aventura Hospital 2703 N Highway 75 Sherman, TX 75090							4,477.00
ACCOUNT NO.		J	Final Judgment				.,
William Lehman And Associates, Inc. 21200 NW 2nd Ave Miami, FL 33169							100,000.00
ACCOUNT NO.							100,000.00
ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 221,218.00
Schedule of Cleditors Flording Unsecured Nonphority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	T also atis	Tota o o tica	al n	\$ 1,530,701.92

R6C (Official Form 6C) (12/07) Case	10-41516-AJC	Doc 1	Filed 10/15/10	Page 25 of 43
R6(2 (Official Form 6(2) (12/07)			1 1104 107 107 10	. 490 -0 0 10

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IIN	K H	Norris.	Robert	C. &	Norris.	Lori

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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.
ammy Winders/Gerard Heley Billing Place I. Palm Coast, FL 32137	House lease
lalter Williams Property Mgmt. 9 Old Kinds Rd. I. Palm Coast, FL 32137	Property manager for Volusia County rental property
. Paim Coast, FL 32137	

R6H (Official Form 6H) (12/07)	200	10-/1516-A IC) Doc 1	Filad	10/15/10	Page 26 of	f ハマ
R6H (Official Form 6H) (12/07)	asc	10-41310-730	י טטט ו	i iicu	10/13/10	i age 20 0i	1 1 0

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Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
hoenix Auto Sales	Hsbc Bank Card Member Services P.O. Box 5246 Carol Stream, IL 60197 Americredit Financial Services C/O Robert V. Fitzsimmons, Esq. 80 SW 8th St., Ste. 3000 Miami, FL 33101 Steven Hyatt, Esq. 750 SE 3rd Ave., Ste. 200 Ft. Lauderdale, FL 33316 Wells Fargo Bank P.O. Box 17054 Billings, MT 59107 Mark One Financial, LLC 7601 Centurion Parkway Jacksonville, FL 32250 Florida Department Of Revenue 5050 W. Tennessee St. Tallahassee, FL 32399 Bank Of America 101 N. Tryon St. Charlotte, NC 28255 Automotive Finance Corporation 13085 Hamilton Crossing Blvd. Carmel, IN 46032

B6I (Official Form 6I) (12/07)	Case	10-41516-AJC	Doc 1	Filed 10/15/10	Page 27 of 43
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Case No.

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status DEPENDENTS OF DEBTOR AND SPOUSE							
Married	RELATIONSHIP(S): Son			AGE(S	5):		
EMPLOYMENT:	DEBTOR		SPOUSE				
Occupation Name of Employer How long employed Address of Employer Auto Sales Drive Time A 1 years	Peri Auto Self	mit Expediter Employed ars and 6 mo	editer ed				
_	or projected monthly income at time case filed)	1.1 \	DEBTOR		SPOUSE		
2. Estimated monthly overtime	salary, and commissions (prorate if not paid mont	hly)	<u> </u>	\$			
3. SUBTOTAL		Ī	0.00	<u> </u>	0.00		
4. LESS PAYROLL DEDUCTIO	NS	Ľ	J	Ψ	0.00		
a. Payroll taxes and Social Secu		9	\$	\$			
b. Insurance	•	9	\$	\$			
c. Union dues			§	\$			
d. Other (specify)			§	\$			
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		0.00	<u> </u>	0.00		
6. TOTAL NET MONTHLY TA		5	0.00		0.00		
		Ľ					
7. Regular income from operation	of business or profession or farm (attach detaile	d statement)	1,000.00	\$	2,000.00		
8. Income from real property		9		\$			
9. Interest and dividends			5	\$			
10. Alimony, maintenance or support that of dependents listed above	port payments payable to the debtor for the debtor		6	Ф			
11. Social Security or other gover	rnment assistance		Φ	ъ <u> </u>			
	innent ussistance		1,428.00	\$	714.00		
` 1			5	\$			
12. Pension or retirement income		9	\$	\$			
13. Other monthly income		,	744.00	Φ			
(Specify) SSI			5 714.00	· \$			
			<u> </u>	\$ —			
				· · ·			
14. SUBTOTAL OF LINES 7 T	HROUGH 13	[3,142.00	\$	2,714.00		
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	5	3,142.00	\$	2,714.00		
16. COMBINED AVERAGE M if there is only one debtor repeat t	ONTHLY INCOME: (Combine column totals total reported on line 15)		\$Report also on Summary of Sc	5,856			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

B6J (Official Form 6J) (12/07) Case 10-41516-AJC Doc 1 Filed 10/15/10 Page 28 of 43

IN RE Norris, Robert C. & Norris, Lori

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	Case
Debtor(s)	

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Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

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

b. Water and sewer c. Telephone d. Other 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,000.00
S. Is property insurance included? Yes	a. Are real estate taxes included? Yes <u>✓</u> No		
a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other c. Telephone d.	b. Is property insurance included? Yes ✓ No		
b. Water and sewer c. Telephone d. Other d. Other 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Life 13. Homeowner's or renter's 14. Althomeowner's or renter's 15. Eyecify 16. Specify 17. Taxes (not deducted from wages or included in home mortgage payments) 18. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) 18. Auto 19. Other 19. Althony, maintenance, and support paid to others 19. Altimony, maintenance, and support paid to others 19. Eyegents for support of additional dependents not living at your home 19. Regular expenses from operation of business, profession, or farm (attach detailed statement)	2. Utilities:		
c. Telephone \$ 100.0 d. Other \$ 200.0 3. Home maintenance (repairs and upkeep) \$ 200.0 4. Food \$ 500.0 5. Clothing \$ 100.0 6. Laundry and dry cleaning \$ 30.0 7. Medical and dental expenses \$ 30.0 8. Transportation (not including car payments) \$ 125.0 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 20.0 10. Charitable contributions \$ 20.0 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 180.0 a. Homeowner's or renter's \$ 180.0 b. Life \$ 180.0 c. Health \$ 850.4 d. Auto \$ 100.0 e. Other \$ 850.4 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 20.0 (Specify) \$ 20.0 a. Auto \$ 400.0 b. Other \$ 400.0 b. Other \$ 400.0 4. Alimony, maintenance, and support paid to others \$ 20.0 15. Payments for support of additional dependents not living at your home \$ 20.0 <td>a. Electricity and heating fuel</td> <td>\$</td> <td>185.00</td>	a. Electricity and heating fuel	\$	185.00
d. Other \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	b. Water and sewer	\$	30.00
S 200.	c. Telephone	\$	100.00
S	d. Other	\$	
4. Food \$ 500. 5. Clothing \$ 100. 6. Laundry and dry cleaning \$ 50. 7. Medical and dental expenses \$ 30. 8. Transportation (not including car payments) \$ 125. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or renter's \$ 180. b. Life \$ 180. c. Health \$ 850. d. Auto \$ 100. e. Other \$ 12. Taxes (not deducted from wages or included in home mortgage payments) \$ (Specify) \$ 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ a. Auto \$ b. Other \$ 14. Alimony, maintenance, and support paid to others \$ 15. Payments for support of additional dependents not living at your home \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$		\$	
5. Clothing \$ 100.0 6. Laundry and dry cleaning \$ 50.4 7. Medical and dental expenses \$ 30.0 8. Transportation (not including car payments) \$ 125.4 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or renter's \$ b. Life \$ 180.0 c. Health \$ 850.0 d. Auto \$ 100.1 e. Other \$ (Specify) \$ (Specify) \$ 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ a. Auto \$ b. Other \$ 14. Alimony, maintenance, and support paid to others \$ 15. Payments for support of additional dependents not living at your home \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$	3. Home maintenance (repairs and upkeep)	\$	200.00
6. Laundry and dry cleaning \$ 50.0 7. Medical and dental expenses \$ 30.0 8. Transportation (not including car payments) \$ 125.0 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or renter's \$ b. Life \$ 180.0 c. Health \$ 850.0 d. Auto \$ 100.0 e. Other \$ (Specify) \$ (Specify) \$ 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ a. Auto \$ b. Other \$ 14. Alimony, maintenance, and support paid to others \$ 15. Payments for support of additional dependents not living at your home \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$	4. Food	\$	500.00
6. Laundry and dry cleaning \$ 50.0 7. Medical and dental expenses \$ 30.0 8. Transportation (not including car payments) \$ 125.0 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or renter's \$ b. Life \$ 180.0 c. Health \$ 850.0 d. Auto \$ 100.0 e. Other \$ (Specify) \$ (Specify) \$ 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ a. Auto \$ b. Other \$ 14. Alimony, maintenance, and support paid to others \$ 15. Payments for support of additional dependents not living at your home \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$	5. Clothing	\$	100.00
7. Medical and dental expenses \$ 30.0 8. Transportation (not including car payments) \$ 125.1 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 180.0 10. Life \$ 180.0 10. Chearlith \$ 100.0 10. Life \$ 100.0 10.	· ·	\$	50.00
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	30.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other Secondary 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Secondary		\$	125.00
10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	
a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	
a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	11. Insurance (not deducted from wages or included in home mortgage payments)		
c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	
d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	b. Life	\$	180.00
d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	c. Health	\$	850.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	d. Auto	\$	100.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$	
(Specify) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		<u>*</u>	
(Specify) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	12. Taxes (not deducted from wages or included in home mortgage payments)		
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	
a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 400.0 \$ 10.00 \$	(Speed)	_{\$}	
a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 400.0 \$ 10.00 \$	13 Installment payments: (in chapter 11–12 and 13 cases, do not list payments to be included in the plan)	—	
b. Other S S		\$	400.00
\$ 14. Alimony, maintenance, and support paid to others \$ 15. Payments for support of additional dependents not living at your home \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ —	
15. Payments for support of additional dependents not living at your home \$		\$	
15. Payments for support of additional dependents not living at your home \$	14 Alimony maintenance and support paid to others	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$		\$ —	
		\$ —	
\$		\$ —	
\$	171 Outer	\$	
Ψ		\$	
		—— ¥ —	

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

\$ _____5,850.00

(If known)

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$_	5,856.00
b. Average monthly expenses from Line 18 above	\$_	5,850.00
c. Monthly net income (a. minus b.)	\$_	6.00

_____ Case No. __

(If known)

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: October 15, 2010 Signature: /s/ Robert C. Norris Robert C. Norris Date: October 15, 2010 Signature: /s/ Lori Norris (Joint Debtor, if any) **Lori Norris** [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

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

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United States Bankruptcy Court Southern District of Florida

IN RE:	Case No		
Norris, Robert C. & Norris, Lori	Chapter 11 _	Chapter 11	
Debtor(s)			
BUSINESS INCOME AND EXPENSI	ES		
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDITED OPERATION.)	E information direct	tly related to the business	
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:			
1. Gross Income For 12 Months Prior to Filing:	\$		
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:			
2. Gross Monthly Income:		\$	
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:			
 Net Employee Payroll (Other Than Debtor) Payroll Taxes Unemployment Taxes Worker's Compensation Other Taxes Inventory Purchases (Including raw materials) Purchase of Feed/Fertilizer/Seed/Spray Rent (Other than debtor's principal residence) Utilities Office Expenses and Supplies Repairs and Maintenance Vehicle Expenses Travel and Entertainment Equipment Rental and Leases Legal/Accounting/Other Professional Fees Insurance Employee Benefits (e.g., pension, medical, etc.) Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): 	\$		
21. Other (Specify):	\$		
22. Total Monthly Expenses (Add items 3-21)		\$	
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME			
23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)		\$ 3,000.00	

B7 (Official Form 7) (04/10) Case 10-41516-AJC Doc 1 Filed 10/15/10 Page 31 of 43

United States Bankruptcy Court Southern District of Florida

IN RE:	Case No
Norris, Robert C. & Norris, Lori	Chapter 11
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. 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 owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

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 3,302.00 2008 -147,312.00 2009 18,000.00 2010 YTD

2. Income other than from employment or operation of business

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

AMOUNT SOURCE

8,568.00 Debtor: Social Security 4,284.00 Jt. Debtor; Social Security

3. Payments to creditors

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

None 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 **Chase Bank** POB 650528 Dallas, TX 75265

DATES OF PAYMENTS June, July, August, 2010 AMOUNT **AMOUNT** STILL OWING **PAID** 9,000.00 0.00

Monthly 1st mortgage payments on homestead

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

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

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

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

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 COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION Chase Bank USA vs. Robert Collection Miami-Dade County Circuit Court Final Judgment

Norris: Case No.: 09-31201-CA-04

Americredit Financial Services, Collection

Inc., vs. Robert Norris, et al.,

Case No.: 09-20994 CA 32

HSBC Bank, USA vs. Robert **Hillsborough County Circuit** collection pending

Norris, et al., Case No.: 10-002952 Div. F

Court

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.)

Miami-Dade County Circuit Court Final Judgment

5. Repossessions, foreclosures and returns

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

6. Assignments and receiverships

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

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

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

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt

9. Payments related to debt counseling or bankruptcy

consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Advantage Law Group, P.A. 950 S. Pine Island Rd., Ste. A-150 Plantation, FL 33324-4030

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/02/2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 2,000.00

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.)

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

11. Closed financial accounts

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

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY **Bank Atlantic** 2100 W. Cypress Creek Rd Ft. Lauderdale, FL 33309

NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF **CONTENTS Documents for child** DATE OF TRANSFER OR SURRENDER, 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.)

14. Property held for another person

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

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.

16. Spouses and Former Spouses

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

17. Environmental Information

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

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

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

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

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.

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. \checkmark

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

18. Nature, location and name of business

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

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

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

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO.

NAME (ITIN)/COMPLETE EIN ADDRESS **Phoenix Auto Sales**

65-0648491

Priority Permit Expeditors, LLC 21021 NE 31st Ave. 27-3458051

permit

NATURE OF

BUSINESS

Auto sales

May, 2008 September, 2010

BEGINNING AND

ENDING DATES

March, 1996 to

Aventura, FL 33180 expediting to present and continuing.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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

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

19. Books, records and financial statements

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

NAME AND ADDRESS

DATES SERVICES RENDERED

Vitale & Miller

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

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

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

20. Inventories

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

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

21. Current Partners, Officers, Directors and Shareholders

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

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

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

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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[If completed by an individual or individual and spouse]

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

Date: October 15, 2010	Signature /s/ Robert C. Norris	
	of Debtor	Robert C. Norris
Date: October 15, 2010	Signature /s/Lori Norris	
	of Joint Debtor	Lori Norris
	(if any)	
	continuation pages attached	

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

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United States Bankruptcy Court Southern District of Florida

IN RE:			Case No
Norris, Robert C. & Norris, Lori			Chapter 11
	Debtor(s)		- •
	VERIFIC	ATION OF CREDITOR MATE	RIX
The above named debtor(s) hereby ve	rify(ies) tha	t the attached matrix listing creditor	rs is true to the best of my(our) knowledge.
Date: October 15, 2010	Signature:	/s/ Robert C. Norris	
	C	Robert C. Norris	Debtor
Date: October 15, 2010	Signature:	/s/ Lori Norris	
	<i>5</i>	Lori Norris	Joint Debtor, if any

All Med Services 14101 Commerce Way Miami Lakes, FL 33016

Americredit Financial Services C/O Robert V. Fitzsimmons, Esq. 80 SW 8th St., Ste. 3000 Miami, FL 33101

Amex P.o. Box 981537 El Paso, TX 79998

Automotive Finance Corporation 13085 Hamilton Crossing Blvd. Carmel, IN 46032

Bac Home Loans Servici 450 American St Simi Valley, CA 93065

Bancard Payment Systems, Inc. 820 N. Glenville Dr. Richardson, TX 75081

Bank Of America Po Box 17054 Wilmington, DE 19850

Bank Of America Po Box 15311 Wilmington, DE 19884

Bank Of America Po Box 1598 Norfolk, VA 23501 Bank Of America 101 N. Tryon St. Charlotte, NC 28255

Bk Of Amer 4161 Piedmont Pkwy Greensboro, NC 27410

Cap One Po Box 85520 Richmond, VA 23285

Chase Po Box 1093 Northridge, CA 91328

Chase Po Box 15298 Wilmington, DE 19850

Chase Bank USA POB 9622 Deerfield Beach, FL 33442

Citizens Property Insurance Corp 6676 Corporate Center Parkway Jacksonville, FL 32216

City Of Aventura Traffic Intersection Safety Program POB 742503 Cincinnati, OH 45274 City Of Hallandale Beach Traffic Intersection Safety Program POB 742503 Cincinnati, OH 45274

City Of Palm Coast Utility Dept 2 Utility Dr Palm Coast, FL 32137

Florida Department Of Revenue 5050 W. Tennessee St. Tallahassee, FL 32399

Glasser, Boreth & Kleppin 8751 W. Broward Blvd., Ste 105 Plantation, FL 33324

Great American Insurance Co. 580 Walnut St. Cincinnatti, OH 45202

Homestead Housing Authority POB 900278 Homestead, FL 33090

Hsbc Bank Card Member Services P.O. Box 5246 Carol Stream, IL 60197

HSBC Mortgage Corporation 2929 Walden Ave. Depew, NY 14043 J. H. Zidell, Esq. 300-71st St. Miami Beach, FL 33141

Lexus Financial Servic 12735 Morris Road Ext # Alpharetta, GA 30004

Mark One Financial, LLC 7601 Centurion Parkway Jacksonville, FL 32250

Mcydsnb 9111 Duke Blvd Mason, OH 45040

Nelson Paraiso C/O Jerard C. Heller, Esq. 400 SE 8th St. Ft. Lauderdale, FL 33316

Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009

Portfolio Recvry&affil HSBC Nevada 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Progressive Financial Services US Dept Of The Treasury POB 70957 Charlotte, NC 28272 Richard Quintas C/O Mark Dearman, Esq. 8551 W. Sunrise Blvd., Ste. 300 Plantation, FL 33322

Riddle & Wood, PC Direct TV POB 1187 Sandy, UT 84091

Steven Hyatt, Esq. 750 SE 3rd Ave., Ste. 200 Ft. Lauderdale, FL 33316

Tammy Winders/Gerard Heley 7 Billing Place N. Palm Coast, FL 32137

Visdsnb 9111 Duke Blvd Mason, OH 45040

Walter Williams Property Mgmt. 39 Old Kinds Rd. N. Palm Coast, FL 32137

Wells Fargo Bank P.O. Box 17054 Billings, MT 59107

West Asset Management Aventura Hospital 2703 N Highway 75 Sherman, TX 75090 William Lehman And Associates, Inc. 21200 NW 2nd Ave Miami, FL 33169