Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 1 of 48

B1 (Official Form 1)(1/08) Document Page 1 of 48								
	United States Bankruptcy Co Middle District of Georgia, Athens Di						Voluntary Pe	tition
Name of Debtor (if individual, enter Last, First, Middle): Runco, Mark Andrew			Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Ot (inclue	her Names le married,	used by the J maiden, and	Joint Debtor in trade names)	n the last 8 years :	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) <b>xxx-xx-6556</b>	yer I.D. (ITIN) No./	Complete EII	N Last fo (if mor	our digits of e than one, s		r Individual-T	'axpayer I.D. (ITIN) No./Co	omplete EIN
Street Address of Debtor (No. and Street, City, a 410 Duncan Springs Road Athens, GA	· · ·	ZIP Code		Address of	Joint Debtor	(No. and Stre	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place of Clarke	f Business:	30606-480		y of Reside	ence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from stro	eet address):		Mailir	g Address	of Joint Debt	tor (if differen	t from street address):	
	Г	ZIP Code	-				Г <sup>—</sup>	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
<b>Type of Debtor</b> (Form of Organization)		of Business k one box)			-	-	tcy Code Under Which ed (Check one box)	
<ul> <li>(Check one box)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>		eal Estate as 101 (51B) oker empt Entity x, if applicable exempt orga of the United	) nization States	defined "incurr	er 9 er 11 er 12 er 13 are primarily cc 1 in 11 U.S.C. § ed by an indivi	of a Ch of a Nature (Check onsumer debts,		nition ding rimarily
Filing Fee (Check or	le box)			one box:		Chapter 11 I		
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debtor n contingent lie ) are less than ith this petitic n were solicit		101(51D). lebts owed
Statistical/Administrative Information       THIS SPACE IS FOR COURT USE ONLY         Debtor estimates that funds will be available for distribution to unsecured creditors.       THIS SPACE IS FOR COURT USE ONLY         Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.       THIS SPACE IS FOR COURT USE ONLY					ONLY			
1- 50- 100- 200- 49 99 199 999	1,000-         5,001-           5,000         10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion				
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 \$100,000,001 to \$500 million	500,000,001 to \$1 billion	More than \$1 billion			

Case	09-31245	
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# Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main

B1 (Official Form 1)(1/08) Document	Page 2 of 48	Page 2		
Voluntary Petition	Name of Debtor(s): Runco, Mark Andrey	~		
(This page must be completed and filed in every case)	Kulleo, Mark Allurey	W		
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two,	attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, o	or Affiliate of this Debtor (If	more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A       Exhibit B         (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)       (To be completed if debtor is an individual whose debts are primarily consumer debts informed the petitioner named in the foregoing petition, declare that have informed the petitioner that [he or she] may proceed under chapter 7, 12, or 13 of title 11, United States Code, and have explained the relief avail under each such chapter. I further certify that I delivered to the debtor the n required by 11 U.S.C. §342(b).         Image: Description of this petition.       Image: March and made a part of this petition.         Image: Description of the securities is attached and made a part of this petition.       Image: March and made a part of this petition.         Image: Description of the securities is attached and made a part of this petition.       Image: March and mathes a part of this petition.         Image: Description of the securities is attached and made a part of this petition.       Image: March and mathes a part of this petition.         Image: Description of Attorney for Debtor(s)       (Date)				
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed, a</li> <li>■ Exhibit D completed and signed by the debtor is attached and mad</li> <li>If this is a joint petition:</li> </ul>	e a part of this petition.			
Exhibit D also completed and signed by the joint debtor is attached	l and made a part of this petiti	on.		
_	or a longer part of such 180 da general partner, or partnership ncipal place of business or pri ets in the United States but is a	ays than in any other District. p pending in this District. incipal assets in the United States in a defendant in an action or		
Certification by a Debtor Who Resi	des as a Tenant of Residentian policable boxes)	al Property		
Landlord has a judgment against the debtor for possession (Name of landlord that obtained judgment)	1	x checked, complete the following.)		
<ul> <li>(Address of landlord)</li> <li>Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgmen</li> <li>Debtor has included in this petition the deposit with the after the filing of the petition.</li> </ul>	t for possession, after the judg	ment for possession was entered, and		

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

	d 08/03/09	Entered 08/03/09 13:32:58	Desc Main
B1 (Official Form 1)(1/08)	ocument	Page 3 of 48	Page 3
Voluntary Petition		Name of Debtor(s):	
		Runco, Mark Andrew	
(This page must be completed and filed in every case)	Signa	tures	
Signature(s) of Debtor(s) (Individual/Joint	8	Signature of a Foreign R	enresentative
I declare under penalty of perjury that the information provide petition is true and correct. [If petitioner is an individual whose debts are primarily consur has chosen to file under chapter 7] I am aware that I may proc chapter 7, 11, 12, or 13 of title 11, United States Code, undersi available under each such chapter, and choose to proceed unde [If no attorney represents me and no bankruptcy petition prepa petition] I have obtained and read the notice required by 11 U. I request relief in accordance with the chapter of title 11, Unite specified in this petition.	d in this ner debts and eed under tand the relief er chapter 7. urer signs the S.C. §342(b).	I declare under penalty of perjury that the info is true and correct, that I am the foreign repres proceeding, and that I am authorized to file th (Check only one box.) □ I request relief in accordance with chapter Certified copies of the documents required □ Pursuant to 11 U.S.C. §1511, I request relie of title 11 specified in this petition. A certif recognition of the foreign main proceeding	<ul> <li>armation provided in this petition sentative of a debtor in a foreign is petition.</li> <li>15 of title 11. United States Code. by 11 U.S.C. §1515 are attached.</li> <li>ef in accordance with the chapter fied copy of the order granting</li> </ul>
X /s/ Mark Andrew Runco		X	
Signature of Debtor Mark Andrew Runco		Signature of Foreign Representative	
-			
X		Printed Name of Foreign Representative	e
Signature of Joint Debtor		Date	
Telephone Number (If not represented by attorney)	I		
		Signature of Non-Attorney Bankr	uptcy Petition Preparer
August 3, 2009 Date		I declare under penalty of perjury that: (1) I	
Signature of Attorney*		preparer as defined in 11 U.S.C. § 110; (2) I compensation and have provided the debtor	with a copy of this document
X       /s/ Paul Reece Marr         Signature of Attorney for Debtor(s)         Paul Reece Marr GA Bar # 471230         Printed Name of Attorney for Debtor(s)         Paul Reece Marr, P.C.         Firm Name         Suite 960         300 Galleria Parkway         Atlanta, GA 30339         Address         Email: pmarr@mindspri		and the notices and information required und 110(h), and 342(b); and, (3) if rules or guide pursuant to 11 U.S.C. § 110(h) setting a max chargeable by bankruptcy petition preparers, of the maximum amount before preparing an debtor or accepting any fee from the debtor, Official Form 19 is attached. Printed Name and title, if any, of Bankr Social-Security number (If the bankrutp an individual, state the Social Security of principal, responsible person or partner preparer.)(Required by 11 U.S.C. § 110	lines have been promulgated imum fee for services I have given the debtor notice by document for filing for a as required in that section. Tuptcy Petition Preparer by petition preparer is not number of the officer, of the bankruptcy petition
(770) 984-2255			
Telephone Number August 3, 2009			
Date		Address	
*In a case in which § 707(b)(4)(D) applies, this signature also certification that the attorney has no knowledge after an inquir information in the schedules is incorrect.		X	
Signature of Debtor (Corporation/Partners	hip)	Date	
I declare under penalty of perjury that the information provide petition is true and correct, and that I have been authorized to on behalf of the debtor. The debtor requests relief in accordance with the chapter of tit States Code, specified in this petition.	file this petition le 11, United	Signature of Bankruptcy Petition Preparer of person,or partner whose Social Security num Names and Social-Security numbers of all o assisted in preparing this document unless th not an individual:	nber is provided above. ther individuals who prepared or
X			
Signature of Authorized Individual		If more than one names around this 1	nant attach additional -tt-
Printed Name of Authorized Individual		If more than one person prepared this docum conforming to the appropriate official form	for each person.
Title of Authorized Individual		A bankruptcy petition preparer's failure to c title 11 and the Federal Rules of Bankruptcy fines or imprisonment or both 11 U.S.C. §11	Procedure may result in
Date			

Case 09-31245	Doc 1	Filed 08/03/09	Entered 08/03/09 13:32:58	Desc Main
		Document	Page 4 of 48	

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

# United States Bankruptcy Court Middle District of Georgia, Athens Division

In re Mark Andrew Runco

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

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

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

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 5 of 48

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Mark Andrew Runco Mark Andrew Runco

Date: August 3, 2009

Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 6 of 48

B4 (Official Form 4) (12/07)

# United States Bankruptcy Court

Middle District of Georgia, Athens Division

In re Mark Andrew Runco

Debtor(s)

Case No. \_\_\_\_\_\_\_ Chapter \_\_\_\_\_1

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Countrywide Home Loans Customer Service PO Box 5170 Simi Valley, CA 93062-5170	Countrywide Home Loans Customer Service PO Box 5170 Simi Valley, CA 93062-5170	condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553		406,059.19 (300,000.00 secured)
Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170	Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170	house and lot, 741 South Sturbridge, La Habra, CA 90631		71,780.21 (570,000.00 secured) (583,374.00 senior lien)
Case Lombardi & Pettit Attn: Michael Koszak 737 Bishop Street; Suite 2600 Pacific Guardian Center, Mauka Tower Honolulu, HI 96817	Case Lombardi & Pettit Attn: Michael Koszak 737 Bishop Street; Suite 2600 Honolulu, HI 96817	attorney fees		57,069.82
Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170	Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170	condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553		50,578.17 (300,000.00 secured) (406,059.19 senior lien)
Bank of America PO Box 15027 Wilmington, DE 19850-5027	Bank of America PO Box 15027 Wilmington, DE 19850-5027	credit card account		47,489.06
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026	Bank of America P.O. Box 15026 Wilmington, DE 19850-5026	credit card account		42,659.51
Chase PO Box 15298 Wilmington, DE 19850-5298	Chase PO Box 15298 Wilmington, DE 19850-5298	credit card account		28,962.67
Countrywide PO Box 15298 Wilmington, DE 19850-5298	Countrywide PO Box 15298 Wilmington, DE 19850-5298	credit card account		28,157.41
American Express Credit Dept. PO Box 981540 El Paso, TX 79998	American Express Credit Dept. PO Box 981540 El Paso, TX 79998	credit card account		24,570.58

Filed 08/03/09 Document

Debtor(s)

Entered 08/03/09 13:32:58 Desc Main Page 7 of 48

B4 (Official Form 4) (12/07) - Cont. In re Mark Andrew Runco

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted Advanta Business Cards	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent,	Amount of claim [if secured, also state
Advanta Business Cards		unliquidated, disputed, or subject to setoff	value of security]
Customer Service PO Box 30715	credit card account		22,785.79
Discover PO Box 30943	credit card account		15,939.46
Mercedes-Benz Financial PO Box 685 Roanoke, TX 76262	2006 Mercedes Benz E55 sedan		51,885.26 (36,575.00 secured)
Bank of America Home Loans SV-314B PO Box 5170 Simi Valley, CA 93062-5170 Surfside III Homeowners Assoc 1275 Center Court Drive Covina, CA 91724-3695	house and lot, 741 South Sturbridge, La Habra, CA 90631 condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553		583,374.00 (570,000.00 secured) 9,873.75 (300,000.00 secured) (456,637.36
SchoolsFirst Federal Credit Union PO Box 11547 Santa Ana, CA 92711-1547	credit card account		senior lien) 7,000.00
Puueo Farm Association % Day-Lum Rentals & Management 2 Kamehameha Avenue Hilo, HI 96720	account payable		2,000.00
Big Island Federal Credit Union 66 Lono Street Hilo, HI 96720-4144	credit card account		1,200.00
Edmund C. Olson, Trustee Edmund C. Olson Trust & OK Farms, LLC c/o Steven D. Strauss, Esq. Hilo, HI 96721	claim for damage to real property	Contingent Unliquidated Disputed	Unknown
RE/Max Properties Attn: Marie Souza 88 Kanoelehua Ave Ste A-105 Hilo, HI 96720	listing agreement regarding 16-2111 Aunalao Drive, Pahoa, HI		Unknown
	Salt Lake City, UT 84130-0715 Discover PO Box 30943 Salt Lake City, UT 84130-0943 Mercedes-Benz Financial PO Box 685 Roanoke, TX 76262 Bank of America Home Loans SV-314B PO Box 5170 Simi Valley, CA 93062-5170 Surfside III Homeowners Assoc 1275 Center Court Drive Covina, CA 91724-3695 SchoolsFirst Federal Credit Union PO Box 11547 Santa Ana, CA 92711-1547 Puueo Farm Association % Day-Lum Rentals & Management 2 Kamehameha Avenue Hilo, HI 96720 Big Island Federal Credit Union 66 Lono Street Hilo, HI 96720-4144 Edmund C. Olson, Trustee Edmund C. Olson Trust & OK Farms, LLC c/o Steven D. Strauss, Esq. Hilo, HI 96721 RE/Max Properties Attn: Marie Souza 88 Kanoelehua Ave Ste A-105	Salt Lake City, UT 84130-0715Discover PO Box 30943credit card accountMercedes-Benz Financial PO Box 685 Roanoke, TX 762622006 Mercedes Benz E55 sedanBank of America Home Loans SV-314B PO Box 5170 Simi Valley, CA 93062-5170house and lot, 741 South Sturbridge, La Habra, CA 90631Surfside III Homeowners Assoc covina, CA 91724-3695condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553SchoolsFirst Federal Credit Union PO Box 11547 Santa Ana, CA 92711-1547credit card accountPuueo Farm Association % Day-Lum Rentals & Management 2 Kamehameha Avenue Hilo, HI 96720credit card accountBig Island Federal Credit Union 66 Lono Street Hilo, HI 96720-4144credit card accountEdmund C. Olson, Trust & OK Farms, LLC c/o Steven D. Strauss, Esq. Hilo, HI 96721claim for damage to real property Listing agreement regarding 16-2111 Aunalao Drive,	Salt Lake City, UT 84130-0715credit card accountDiscover PO Box 30943 Salt Lake City, UT 84130-0943credit card accountMercedes-Benz Financial PO Box 685 Roanoke, TX 762622006 Mercedes Benz E55 sedanBank of America Home Loans SV-314B PO Box 5170 Simi Valley, CA 93062-5170 90631house and lot, 741 South Sturbridge, La Habra, CA 90631Surfside III Homeowners Assoc condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553SchoolsFirst Federal Credit Union PO Box 11547 Santa Ana, CA 92711-1547credit card account account payablePuueo Farm Association % Day-Lum Rentals & Management 2 Kamehameha Avenue Hilo, HI 96720account payable to real propertyBig Island Federal Credit Union 66 Lono Street Hilo, HI 96720-4144credit card account credit card account to real propertyEdmund C. Olson, Trustee Edmund C. Olson Trust & OK Farms, LLC c/o Steven D. Strauss, Esq. Hilo, HI 96721claim for damage to real property thilo, HI 96721RE/Max Properties Attn: Marie Souza BK Kanoelehua Ave Ste A-105listing agreement regarding 16-2111 Aunalao Drive,

Document

Entered 08/03/09 13:32:58 Filed 08/03/09 Desc Main Page 8 of 48

B4 (Official Form 4) (12/07) - Cont. Mark Andrew Runco In re

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

Date August 3, 2009

Signature /s/ Mark Andrew Runco

Mark Andrew Runco Debtor

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

Filed 08/03/09 Document

/09 Entered 08/03/09 13:32:58 Desc Main at Page 9 of 48

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

# **United States Bankruptcy Court** Middle District of Georgia, Athens Division

In re

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Mark Andrew Runco

Debtor

Chapter\_\_\_\_\_11\_\_\_\_

# SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	3,424,800.00		
B - Personal Property	Yes	4	286,146.57		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		2,452,661.19	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		277,834.30	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			18,893.50
J - Current Expenditures of Individual Debtor(s)	Yes	2			19,152.00
Total Number of Sheets of ALL Schedu	iles	19			
	T	otal Assets	3,710,946.57		
			Total Liabilities	2,730,495.49	

# United States Bankruptcy Court Middle District of Georgia, Athens Division

In re

•

Mark Andrew Runco

Debtor

Case No.

Chapter\_\_\_\_\_11

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

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

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

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

Doc 1

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

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

#### State the following:

Average Income (from Schedule I, Line 16)	18,893.50
Average Expenses (from Schedule J, Line 18)	19,152.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	21,141.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		266,975.58
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		277,834.30
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		544,809.88

Doc 1

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

In re Mark Andrew Runco Case No.

Debtor

# **SCHEDULE A - REAL PROPERTY**

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553	Trustee, Mark A. Runc Living Trust, Revocabl Trust		300,000.00	466,511.11
house and lot, 741 South Sturbridge, La Habra, CA 90631	fee simple	-	570,000.00	655,154.21
rental house and 24.77 acres, 2029 Maikalani Street, Hilo, HI 96720	Trustee, Mark A. Runc Living Trust, Revocabl Trust		900,000.00	337,631.19
rental house and 23.40 acres, 2025 Maikalani Street, Hilo, HI 96720	Trustee, Mark A. Runc Living Trust, Revocabl Trust		1,200,000.00	532,000.00
house and 12,000 sq. ft property, 16-2111 Ainaloa Drive, Pahoa, HI	Fee simple	-	204,800.00	200,000.00
residence, house and lot, 410 Duncan Springs Road, Athens, GA 30606	fee simple	-	250,000.00	209,479.42

3,424,800.00 Total >

Best Case Bankruptcy

Document

Doc 1

Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Page 12 of 48

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

In re

### Mark Andrew Runco

Case No.

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O 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	х			
2.	Checking, savings or other financial		checking account at Georgia Federal Credit Union	н	1,000.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit		checking account at Big Island Federal Credit Union	н	600.00
	unions, brokerage houses, or cooperatives.	:	savings account at Georgia Federal Credit Union	н	200.00
			checking account at Schools First Credit Union	н	4,000.00
		:	savings account at Schools First Credit Union	н	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		household goods and furnishings located at residence, 410 Duncan Springs Road, Athens, GA 30606	н	4,000.00
			household goods and furnishings located at 741 South Sturbridge, La Habra, CA 90631	н	15,000.00
5.	· · · · · · · · · · · · · · · · · · ·		books	н	10,000.00
	objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	i	artwork	н	10,000.00
6.	Wearing apparel.	,	wearing apparel	н	2,500.00
7.	Furs and jewelry.		jewelry	н	100.00
8.	Firearms and sports, photographic,		cameras and related equipment	н	2,000.00
	and other hobby equipment.		firearms	н	1,000.00

Sub-Total > (Total of this page)

50,900.00

3 continuation sheets attached to the Schedule of Personal Property

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

In	re Mark Andrew Runco		Case	e No	
			Debtor,		
		SC	HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	<b>,</b>	
	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
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Northwestern Mutual universal lfie insruance policy	, Н	4,883.38
10.	Annuities. Itemize and name each issuer.	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		California State Pension/Retirement Accounts (PERS)	н	100,000.00
	plans. Give particulars.		AXA Equitable TSA Public School Retirement Program	н	22,263.19
			University of Georgia Retirement Account	н	15,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars				

142,146.57

Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 14 of 48

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

In re

Mark Andrew Runco

Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Debtor

	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
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
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.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	х			
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.	Х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Land Rover Range Rover HSE Sport Utility 4D	н	11,275.00
	other vehicles and accessories.		2003 Mercedes Benz CL55 Class Coupe 2D	н	26,425.00
			2004 Ford F-150 SuperCrew Short Bed 4D	н	14,825.00
			2006 Mercedes Benz E55 sedan	н	36,575.00
26.	Boats, motors, and accessories.	х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			

Sub-Total > (Total of this page)

89,100.00

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

In re

Mark Andrew Runco

Case No.

# SCHEDULE B - PERSONAL PROPERTY

Debtor

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	tools		н	4,000.00

4,000.00

286,146.57

(Report also on Summary of Schedules)

Sheet  $\underline{3}$  of  $\underline{3}$  continuation sheets attached to the Schedule of Personal Property

Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 16 of 48

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

In re Mark Andrew Runco		Case No.	
	Debtor		
SCHEDULE C	- PROPERTY CLAIMED AS	EXEMPT	
Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ■ 11 U.S.C. §522(b)(3)	under: Check if debtor cl \$136,875.	laims a homestead exe	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, (	Certificates of Deposit		
checking account at Georgia Federal Credit Union	Ga. Code Ann. § 44-13-100(a)(6)	1,000.00	1,000.00
checking account at Big Island Federal Credit Union	Ga. Code Ann. § 44-13-100(a)(6)	600.00	600.00
checking account at Schools First Credit Union	Ga. Code Ann. § 44-13-100(a)(6)	1,500.00	4,000.00
<u>Household Goods and Furnishings</u> household goods and furnishings located at residence, 410 Duncan Springs Road, Athens, GA 30606	Ga. Code Ann. § 44-13-100(a)(4)	4,000.00	4,000.00
household goods and furnishings located at 741 South Sturbridge, La Habra, CA 90631	Ga. Code Ann. § 44-13-100(a)(4)	1,000.00	15,000.00
Wearing Apparel wearing apparel	Ga. Code Ann. § 44-13-100(a)(6)	2,500.00	2,500.00
5.11.0	<b>5</b>	,	,
<u>Furs and Jewelry</u> jewelry	Ga. Code Ann. § 44-13-100(a)(5)	100.00	100.00
Interests in Insurance Policies Northwestern Mutual universal Ifie insruance policy	Ga. Code Ann. § 44-13-100(a)(9)	2,000.00	4,883.38
Interests in IRA, ERISA, Keogh, or Other Pension California State Pension/Retirement Accounts (PERS)	<u>or Profit Sharing Plans</u> Ga. Code Ann. §§ 47-2-332, 47-5-71 Ga. Code Ann. § 44-13-100(a)(2.1)	100% 100%	100,000.00
AXA Equitable TSA Public School Retirement Program	Ga. Code Ann. §§ 47-2-332, 47-5-71 Ga. Code Ann. § 44-13-100(a)(2.1)	100% 100%	22,263.19
University of Georgia Retirement Account	Ga. Code Ann. §§ 47-2-332, 47-5-71	100%	15,000.00
Automobiles Trucks Trailers and Other Vakieles			

Automobiles, Trucks, Trailers, and Other Vehicles 2003 Mercedes Benz CL55 Class Coupe 2D Ga. Code Ann. § 44-13-100(a)(3)

3,500.00

26,425.00

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

In re

#### **Mark Andrew Runco**

Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 17 of 48

Case No.

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Debtor

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

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Ď Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

AND ACCOUNT NUMBER (See instructions above.)	E B T O R	C H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	N L L Q U L D A	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Arnold Geeslin, III 2726 North Thompson Road Atlanta, GA 30319		н	2nd mortgage residence, house and lot, 410 Duncan Springs Road, Athens, GA 30606		TED			
Account No. Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170		н	Value \$250,000.002nd mortgagehouse and lot, 741 South Sturbridge, LaHabra, CA 90631				20,000.00	0.00
Account No. <b>009644282</b> Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170		н	Value \$570,000.002nd mortgagecondominium, 834 Bluewater Way, PortHueneme, CA 93041-3553				71,780.21	71,780.21
Account No. Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170		н	Value \$300,000.001st mortgagerental house and 23.40 acres, 2025Maikalani Street, Hilo, HI 96720	-			50,578.17	50,578.17
<b>3</b> continuation sheets attached	<u> </u>		Value \$ 1,200,000.00	Subt	ota	1	388,000.00 530,358.38	0.00

(Total of this page)

B6D (Official Form 6D) (12/07) - Cont.

In re Mark Andrew Runco Case No.\_\_\_\_\_

Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	B	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	UNLLQULDATE	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 151957407 Bank of America Home Loans SV-314B PO Box 5170 Simi Valley, CA 93062-5170		н	1st mortgage house and lot, 741 South Sturbridge, La Habra, CA 90631 Value \$ 570,000.00	т	ED		592 274 00	12 274 00
Account No. 030889410			mortgage	$\vdash$	┢		583,374.00	13,374.00
Countrywide Home Loans Customer Service PO Box 5170 Simi Valley, CA 93062-5170		н	rental house and 24.77 acres, 2029 Maikalani Street, Hilo, HI 96720					
			Value \$ 900,000.00				337,631.19	0.00
Account No. 009643648 Countrywide Home Loans Customer Service PO Box 5170 Simi Valley, CA 93062-5170		н	mortgage condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553					
			Value \$ 300,000.00				406,059.19	106,059.19
Account No. Golden Odyssey, LLC c/o Malcolm Aton 201 E Avocado Crest Rd. La Habra, CA 90631-8123		н	2nd mortgage rental house and 23.40 acres, 2025 Maikalani Street, Hilo, HI 96720					
			Value \$ 1,200,000.00				144,000.00	0.00
Account No. London Management Co. 1275 Center Court Dr. Covina, CA 91724		-	notice only; agent for Surfside III Homeowners Association					
			Value \$ 0.00	1			0.00	0.00
Sheet <u>1</u> of <u>3</u> continuation sheets at Schedule of Creditors Holding Secured Clair		l to	) (Total of t	ubt his			1,471,064.38	119,433.19

B6D (Official Form 6D) (12/07) - Cont.

In re Mark Andrew Runco Case No.

Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G Ⅲ N 1	UNLLQULDA	I SP UT E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1017560512 Mercedes-Benz Financial PO Box 685 Roanoke, TX 76262		н	title lien 2006 Mercedes Benz E55 sedan		D A T E D			
Account No. <b>191-00050-0</b> Pamala Abbott Moore, Esq. 528 North Glassell Orange, CA 92867	-	_	Value \$ 36,575.00 notice only; collection attorney for Surfside III Homeowners Assoc				51,885.26	15,310.26
Account No. Puget Sound Capital Corp. dba Healy Mortgage 809 7th Avenue SE Olympia, WA 98501	-	н	Value \$0.001st mortgagehouse and 12,000 sq. ft property, 16-2111 Ainaloa Drive, Pahoa, HIValue \$204,800.00				0.00	0.00
Account No. Puget Sound Capital Corp. dba Healy Mortgage 809 7th Avenue SE Olympia, WA 98501	-	н	2nd mortgage house and 12,000 sq. ft property, 16-2111 Ainaloa Drive, Pahoa, HI Value \$ 204,800.00				10,000.00	0.00
Account No. Recontrust Company Attn: Bankruptcy Dept. 2380 Performance Dr; TX2-985-07-03 Richardson, TX 75082		н	collection agent for Countrywide Home Loans				0.00	0.00
Sheet <u>2</u> of <u>3</u> continuation sheets atta Schedule of Creditors Holding Secured Claim		l to		Sub this			251,885.26	15,310.26

Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Page 20 of 48 Document

B6D (Official Form 6D) (12/07) - Cont.

Mark Andrew Runco In re

Case No.
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Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	O D E B T	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	UNLLQULDAT	F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 191000500 Surfside III Homeowners Assoc 1275 Center Court Drive Covina, CA 91724-3695		Н	homeowners association dues condominium, 834 Bluewater Way, Port Hueneme, CA 93041-3553	Т	T E D			
			Value \$ <b>300,000.00</b>				9,873.75	9,873.75
Account No. 2857905 Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475		н	1st mortgage residence, house and lot, 410 Duncan Springs Road, Athens, GA 30606					
			Value \$ 250,000.00				189,479.42	0.00
			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet <u>3</u> of <u>3</u> continuation sheets attac Schedule of Creditors Holding Secured Claims	hed	to		Sub his			199,353.17	9,873.75
			(Report on Summary of Sc	Т	ota	1	2,452,661.19	266,975.58

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

In re

#### Mark Andrew Runco

Case No.\_

#### Debtor

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

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

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

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

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

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

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

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

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

#### **Domestic support obligations**

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

#### **Extensions of credit in an involuntary case**

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

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### □ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of 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 \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

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

#### □ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### □ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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

0 continuation sheets attached Document

Mark Andrew Runco

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

Page 22 of 48

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

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

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			E D	AMOUNT OF CLAIM
Account No9578			credit card account	T	E		
Advanta Business Cards Customer Service PO Box 30715 Salt Lake City, UT 84130-0715		н			D		22,785.79
Account No. 3715-184615-53002			credit card account	+			
American Express Credit Dept. PO Box 981540 El Paso, TX 79998		н					24,570.58
Account No. 749-75661-4365-62			credit card account	+	╀		24,370.30
Bank of America PO Box 15027 Wilmington, DE 19850-5027		н					
Account No. 4264 2024 2070 6052			credit card account				47,489.06
Account No. 4264-2831-3979-6853 Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		н					
							42,659.51
<b>2</b> continuation sheets attached			(Total o	Sut			137,504.94

(Total of this page)

Case No.\_\_\_\_\_

B6F (Official Form 6F) (12/07) - Cont.

In re

Mark Andrew Runco

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Big Island Federal Credit Union 66 Lono Street Hilo, HI 96720-4144	CODEBTOR	H H J C	consideration for claim. If claim IS SUBJECT TO SETOFF, SO STATE.		IQ	AMOUNT OF CLAIM
Account No. Case Lombardi & Pettit Attn: Michael Koszak 737 Bishop Street; Suite 2600 Pacific Guardian Center, Mauka Tower Honolulu, HI 96817	-	н	attorney fees			57,069.82
Account No. 4266-8411-0594-3466 Chase PO Box 15298 Wilmington, DE 19850-5298		н	credit card account			28,962.67
Account No. 4266-8411-0594-3466 Countrywide PO Box 15298 Wilmington, DE 19850-5298	-	н	credit card account			28,157.41
Account No. 5068 Discover PO Box 30943 Salt Lake City, UT 84130-0943		н	credit card account			15,939.46
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total o	Sul this		131,329.36

Case No.\_\_\_\_\_

B6F (Official Form 6F) (12/07) - Cont.

In re

Mark Andrew Runco

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Edmund C. Olson, Trustee Edmund C. Olson Trust & OK Farms,	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			
LLC c/o Steven D. Strauss, Esq. PO Box 11517 Hilo, HI 96721 Account No.			account payable			Unknown
Puueo Farm Association % Day-Lum Rentals & Management 2 Kamehameha Avenue Hilo, HI 96720		н				2,000.00
Account No. RE/Max Properties Attn: Marie Souza 88 Kanoelehua Ave Ste A-105 Hilo, HI 96720		н	listing agreement regarding 16-2111 Aunalao Drive, Pahoa, HI			Unknown
Account No. SchoolsFirst Federal Credit Union PO Box 11547 Santa Ana, CA 92711-1547	x	н	credit card account			7,000.00
Account No.						
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	<b></b>	(Total of	Sub this		9,000.00
			(Report on Summary of S		Fota dule	277,834.30

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

In re

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#### Mark Andrew Runco

Case No.

Debtor

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Doc 1

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. Document

Doc 1

Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Page 26 of 48

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

In re

Mark Andrew Runco

Case No.

Debtor

# **SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

**Roxanne Runco** 2231 Woodmere Circle La Habra, CA 90631

NAME AND ADDRESS OF CREDITOR

**SchoolsFirst Federal Credit Union** PO Box 11547 Santa Ana, CA 92711-1547

Case 09-31245 Do	с1
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3/03/09	Entered 08/03/09 13:32:58	Desc Main
nent	Page 27 of 48	

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

In re Mark Andrew Runco

Case No.

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

Debtor(s)

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

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SH	POUSE		
	RELATIONSHIP(S):	AGE(S):			
Divorced	son	18			
Employment:	DEBTOR		SPOUSE		
Occupation pr	ofessor				
	niversity of Georgia				
How long employed	· · · · ·				
Address of Employer					
	hens, GA				
	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	16,250.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
-					
3. SUBTOTAL		\$	16,250.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securit	Y	\$	5,362.50	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	5,362.50	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	10,887.50	\$	N/A
7 Regular income from operation of h	usiness or profession or farm (Attach detailed stater	ment) \$	0.00	\$	N/A
8. Income from real property	usiness of profession of farm (rataen detailed state)	s	2,741.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
	payments payable to the debtor for the debtor's use of	or that of		·	
dependents listed above		\$	515.00	\$	N/A
11. Social security or government assis	stance				
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income		\$	1,950.00	\$	N/A
13. Other monthly income					
(Specify): royalties		\$	800.00	\$	N/A
tax refunds		\$	2,000.00	\$	N/A
					1
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	8,006.00	\$	N/A
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	18,893.50	\$	N/A
	ILY INCOME: (Combine column totals from line 1	5)	\$	18,893	3.50
		so on Summary of		if annlics	able on

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

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

	Case 09-31245	Doc 1	Filed 08/03/09	Entered 08/03/09	13:32:58	Desc Main
B6J (Off	icial Form 6J) (12/07)		Document	Page 28 of 48		
In re	Mark Andrew Runco				Case No.	
			Ι	Debtor(s)		
	SCHEDULE J - (	CURRE	NT EXPENDI	TURES OF IND	VIDUAL	DEBTOR(S)
Co	mplete this schedule by est	timating the	average or projected	monthly expenses of the c	lebtor and the	debtor's family at time case
	Prorate any payments made		1 0		•	· ·
expense	es calculated on this form n	nay differ fr	om the deductions fro	m income allowed on For	m 22A or 22C	

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

expenditures labeled spouse.		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,500.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	260.00
b. Water and sewer	\$	90.00
c. Telephone	\$	140.00
d. Other internet	\$	102.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	900.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	1,250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	107.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	320.00
b. Life	\$	160.00
c. Health	\$	190.00
d. Auto	\$	246.00
e. Other umbrella insurance	\$	60.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· · ·	
(Specify) propert taxes	\$	520.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	·	
plan)		
a. Auto	\$	3,100.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	1,200.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	425.00
17. Other See Detailed Expense Attachment	\$	7,932.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	19,152.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
-		
20. STATEMENT OF MONTHLY NET INCOME	-	
	٨	40.000 50

a.	Average monthly income from Line 15 of Schedule I \$	<b>18,893.50</b>
b.	Average monthly expenses from Line 18 above \$	5 19,152.00
c.	Monthly net income (a. minus b.) \$	-258.50

B6J (Official Form 6J) (12/07) In re Mark Andrew Runco

Case No.

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

Debtor(s)

Other Expenditures:	
mortgage payment 741 Sturbridge Drive	\$ 3,510.00
mortgage payment 2025 Maikalani Street	\$ 2,298.00
mortgage payment 2029 Maikalani Street	\$ 2,124.00
Total Other Expenditures	\$ 7,932.00

Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 30 of 48

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

United States Bankruptcy Court Middle District of Georgia, Athens Division

In re Mark Andrew Runco

Debtor(s)

Case No. Chapter

11

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 3, 2009

Signature

re /s/ Mark Andrew Runco Mark Andrew Runco

Debtor

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

Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 31 of 48

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Middle District of Georgia, Athens Division

In re Mark Andrew Runco

Debtor(s)

Case No. Chapter

11

# STATEMENT OF FINANCIAL AFFAIRS

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

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

#### DEFINITIONS

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

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

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

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

AMOUNT <b>\$133,100.00</b>	SOURCE 2009 gross income year to Petition Date, approximate amount
\$157,499.00	2008 adjusted gross income
\$74,574.00	2007 adjusted gross income

### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 32 of 48

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

None

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

AMOUNT SOURCE

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

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

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

NAME AND ADDRESS OF CREDITOR AND<br/>RELATIONSHIP TO DEBTORAMOUNT STILL<br/>OATE OF PAYMENTAMOUNT PAIDOWING

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

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

CAPTION OF SUITCOURT OR AGENCYAND CASE NUMBERNATURE OF PROCEEDINGAND LOCATIONEdmund C. Olson, Trustee of<br/>the Edmund C. Olson Trust<br/>and OK Farms, LLC, vs.alleged damages to real<br/>propertyDistrict Court of the 3rd<br/>Circuit, North and South Hilo<br/>Division, State of HawaiiMark Rujnco and Does 1-10,<br/>Civil No. 07-1-0336Circuit, North and South Hilo<br/>Division, State of Hawaii

STATUS OR DISPOSITION Trial scheduled for January 25, 2010

### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 33 of 48

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED Surfside III Homeowners Assoc 1275 Center Court Drive Covina, CA 91724-3695

DATE OF SEIZURE 07/15/2009

DESCRIPTION AND VALUE OF PROPERTY Lien filed in the amount of \$4,896.25 for delinquent condominium association assessemnts through October 2008, 834 Bluewater Way, Port Hueneme, CA 93041-3553 \$300,000.00

#### 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.)

		DATE OF REPOSSESSION,			
	ND ADDRESS OF OR OR SELLER	FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AI PROPE		
CKEDII	OR OR SELLER	I KANSI EK OK KETOKI	I KOI E		
	6. Assignments and receiverships	5			
None a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the community this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses we joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
NAME AI	ND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIC	GNMENT OR SETTLEMENT	
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
NAME AND ADDRESS		NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY	
	7. Gifts				
None	List all gifts or charitable contributions made within <b>one year</b> 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.)				
	AND ADDRESS OF OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT	
	8. Losses				
None	since the commencement of this c	casualty or gambling within <b>one year</b> in <b>ase.</b> (Married debtors filing under chapte ion is filed, unless the spouses are separa	er 12 or chapter 13 mu	st include losses by either or both	

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

DATE OF LOSS

3

#### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 34 of 48

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

None

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

NAME AND ADDRESS OF PAYEE Paul Reece Marr, P.C. Suite 960 300 Galleria Parkway, N.W. Atlanta, GA 30339

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 04-30-09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 10,000.00 - attorney fee retainer + 1,039.00 - filing fee

AMOUNT OF MONEY OR DESCRIPTION AND

IN PROPERTY

VALUE OF PROPERTY OR DEBTOR'S INTEREST

### 10. Other transfers

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

NAME AND ADDRESS OF TRANSFEREE,		DESCRIBE PROPERTY TRANSFERRED
RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED

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

NAME OF TRUST OR OTHER	
DEVICE	DATE(S) OF
	TRANSFER(S)

#### 11. Closed financial accounts

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

NAME A	ND ADDRESS OF INSTITUTI	TYPE OF ACCOU DIGITS OF ACCO ON AND AMOUNT OF	OUNT NUMBER,	AMOUNT AND DATE OF SALE OR CLOSING		
	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 <b>one year</b> 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.)					
	ND ADDRESS OF BANK HER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY		
	13. Setoffs					
None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
NAME A	ND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF		

4

# Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 35 of 48

None	List all property owned by another person that the debtor holds or controls.						
NAME A	AND ADDRESS OF OWNER		DESCRIPTION AND PROPERTY		LOCATION OF PROPERTY		
	15. Prior address of debto	or					
None					ase, list all premises which the debtor on is filed, report also any separate		
ADDRE: <b>741 So</b> i	SS I <b>th Sturbridge, La Habra,</b>	CA 90631	NAME USEDDATES OF OCCUPANCYMark Andrew Runcoapproximately 1999 - N2008				
	16. Spouses and Former S	pouses					
None	Louisiana, Nevada, New M	exico, Puerto Ric identify the name	o, Texas, Washington, or W	visconsin) within eight	iding Alaska, Arizona, California, Idaho, years immediately preceding the who resides or resided with the debtor in		
NAME							
	17. Environmental Inform	ation.					
	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				toxic substance, hazardous material,		
None					a governmental unit that it may be liable nit, the date of the notice, and, if known		
SITE NA	ME AND ADDRESS		ND ADDRESS OF IMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW		
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.						
SITE NA	ME AND ADDRESS		ND ADDRESS OF IMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW		
None					ironmental Law with respect to which as a party to the proceeding, and the		
	AND ADDRESS OF NMENTAL UNIT		DOCKET NUMBER		STATUS OR DISPOSITION		

14. Property held for another person

5

#### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 36 of 48

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

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

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

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

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR			
	OTHER INDIVIDUAL TAXPAYER-I.D. NO.			BEGINNING AND
NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	ENDING DATES

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

#### NAME ADDRESS

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

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

#### 19. Books, records and financial statements

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

#### NAME AND ADDRESS

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. 

NAME

NAME

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

#### NAME AND ADDRESS

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ADDRESS

#### Best Case Bankruptcv

6

### DATES SERVICES RENDERED

#### DATES SERVICES RENDERED

## ADDRESS

DATE ISSUED

	Case 09-31245	Doc 1	Filed 08/03/09 Document	Entered 08 Page 37 of 4	5/03/09 13:32:58 48	Desc Main
	20. Inventories					
None				erty, the name of the	e person who supervised t	he taking of each inventory,
DATE OF	FINVENTORY	INVENT	ORY SUPERVISOR			NT OF INVENTORY ket or other basis)
None	b. List the name and addre	ess of the per	son having possession of	of the records of eac	ch of the two inventories	reported in a., above.
DATE OF	FINVENTORY			ME AND ADDRE CORDS	SSES OF CUSTODIAN	OF INVENTORY
	21 . Current Partners, O	fficers, Dire	ctors and Shareholder	S		
None	a. If the debtor is a partner	ship, list the	nature and percentage	of partnership inter	est of each member of the	partnership.
NAME A	ND ADDRESS		NATURE OF	INTEREST	PERCI	ENTAGE OF INTEREST
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.				directly or indirectly owns,	
NAME A	ND ADDRESS		TITLE		NATURE AND P OF STOCK OWN	
	22 . Former partners, off	ïcers, direct	ors and shareholders			
None	a. If the debtor is a partner commencement of this cas		h member who withdre	w from the partners	ship within <b>one year</b> imm	ediately preceding the
NAME			ADDRESS		DATE (	OF WITHDRAWAL
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.					
NAME A	ND ADDRESS		TITLE		DATE OF TERM	INATION
	23 . Withdrawals from a	partnership	or distributions by a c	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 <b>one year</b> immediately preceding the commencement of this case.					
OF RECI	ADDRESS PIENT, DNSHIP TO DEBTOR		DATE AND I OF WITHDR		OR DE	JNT OF MONEY ESCRIPTION AND E OF PROPERTY
	24. Tax Consolidation G	roup.				
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 <b>six years</b> immediately preceding the commencement of the case.					
NAME O	F PARENT CORPORATIO	DN			TAXPAYER IDENTIF	FICATION NUMBER (EIN)
	25. Pension Funds.					
None	If the debtor is not an indi employer, has been respon					und to which the debtor, as an mmencement of the case.
NAME O	F PENSION FUND				TAXPAYER IDENTIF	FICATION NUMBER (EIN)

7

#### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 38 of 48

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date August 3, 2009

Signature /s/ Mark Andrew Runco

Mark Andrew Runco Debtor

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

Case 0	9-31245		Filed 08/03/09 Document United States B ddle District of G	Page 39 of ankruptcy	Court	2:58 Desc Main
In re Mark Andre	w Runco				Case N	
			]	Debtor(s)	Chapte	r <u>11</u>
D	ISCLOSU	<b>RE OF C</b>	OMPENSATIO	N OF ATTC	RNEY FOR	DEBTOR(S)
compensation paid	l to me withi	n one year be		tition in bankrup	cy, or agreed to be	or the above-named debtor and that paid to me, for services rendered or to s follows:
For legal serv	vices, I have a	greed to acce	pt		\$	10,000.00
Prior to the f	ling of this st	atement I hav	e received		\$	10,000.00
Balance Due.					\$	0.00
2. \$ <u>1,039.00</u>	f the filing fe	e has been pa	id.			
3. The source of the	compensatior	paid to me w	vas:			
Debtor	□ Oth	er (specify):				
4. The source of con	pensation to	be paid to me	is:			
Debtor	Oth	er (specify):				nay be approved by the Court he Bankruptcy Code & Rules.
5. I have not agr	eed to share t	he above-disc	losed compensation wi	h any other perso	n unless they are m	embers and associates of my law firm.
			d compensation with a st of the names of the p			ers or associates of my law firm. A attached.
6. In return for the a	bove-disclose	d fee, I have	agreed to render legal s	ervice for all aspe	cts of the bankrupto	cy case, including:
b. Preparation an	d filing of an of the debtor	y petition, sch at the meetir	a, and rendering advice edules, statement of aff g of creditors and conf	airs and plan whi	ch may be required	
			isclosed fee does not in ) in adversary proce		ng service:	
			CERTIF	ICATION		
I certify that the for this bankruptcy proceed		complete state	ment of any agreement	or arrangement f	or payment to me fo	or representation of the debtor(s) in
Dated: August 3,	2009		<u> </u>	s/ Paul Reece I	Marr	
			F S J (	Paul Reece Mar Paul Reece Mar Suite 960 Solo Galleria Pa Atlanta, GA 303 770) 984-2255 Somarr@mindsp	r, P.C. ′kway 39	

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA, ATHENS DIVISION

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

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

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

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

#### 1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

**B 201** (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

#### **<u>Chapter 11</u>**: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

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

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

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

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

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

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

Paul Reece Marr	X /s/ Paul Reece Marr	August 3, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Suite 960		
300 Galleria Parkway		
Atlanta, GA 30339		
(770) 984-2255		
pmarr@mindspring.com		
	Certificate of Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Mark Andrew Runco	$\rm X$ /s/ Mark Andrew Runco	August 3, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	Х	
	Signature of Joint Debtor (if a	ny) Date

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Page 42 of 48 Document

# **United States Bankruptcy Court**

Debtor(s)

Middle District of Georgia, Athens Division

Mark Andrew Runco In re

# **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: August 3, 2009

/s/ Mark Andrew Runco Mark Andrew Runco

Signature of Debtor

Case No. 11 Chapter

Entered 08/03/09 13:32:58 Desc Main Case 09-31245 Doc 1 Filed 08/03/09

#### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 43 of 48

Advanta Business Cards Customer Service PO Box 30715 Salt Lake City, UT 84130-0715

American Express Credit Dept. PO Box 981540 El Paso, TX 79998

Arnold Geeslin, III 2726 North Thompson Road Atlanta, GA 30319

Bank of America PO Box 15027 Wilmington, DE 19850-5027

Bank of America P.O. Box 15026 Wilmington, DE 19850-5026

Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170

Bank of America Home Loans SV-314B PO Box 5170 Simi Valley, CA 93062-5170

Big Island Federal Credit Union 66 Lono Street Hilo, HI 96720-4144

#### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 44 of 48

Case Lombardi & Pettit Attn: Michael Koszak 737 Bishop Street; Suite 2600 Pacific Guardian Center, Mauka Tower Honolulu, HI 96817

Chase PO Box 15298 Wilmington, DE 19850-5298

Countrywide PO Box 15298 Wilmington, DE 19850-5298

Countrywide Home Loans Customer Service PO Box 5170 Simi Valley, CA 93062-5170

Discover PO Box 30943 Salt Lake City, UT 84130-0943

Edmund C. Olson, Trustee Edmund C. Olson Trust & OK Farms, LLC c/o Steven D. Strauss, Esq. PO Box 11517 Hilo, HI 96721

FIA Card Services PO Box 15720 Wilmington, DE 19850-5720

Golden Odyssey, LLC c/o Malcolm Aton 201 E Avocado Crest Rd. La Habra, CA 90631-8123

#### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 45 of 48

London Management Co. 1275 Center Court Dr. Covina, CA 91724

Mercedes-Benz Financial PO Box 685 Roanoke, TX 76262

Pamala Abbott Moore, Esq. 528 North Glassell Orange, CA 92867

Puget Sound Capital Corp. dba Healy Mortgage 809 7th Avenue SE Olympia, WA 98501

Puueo Farm Association % Day-Lum Rentals & Management 2 Kamehameha Avenue Hilo, HI 96720

RE/Max Properties Attn: Marie Souza 88 Kanoelehua Ave Ste A-105 Hilo, HI 96720

Recontrust Company Attn: Bankruptcy Dept. 2380 Performance Dr; TX2-985-07-03 Richardson, TX 75082

Roxanne Runco 2231 Woodmere Circle La Habra, CA 90631

SchoolsFirst Federal Credit Union PO Box 11547 Santa Ana, CA 92711-1547

### Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 46 of 48

Surfside III Homeowners Assoc 1275 Center Court Drive Covina, CA 91724-3695

Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475 Case 09-31245 Doc 1

Document

Entered 08/03/09 13:32:58 Desc Main Filed 08/03/09 Page 47 of 48

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

Mark Andrew Runco In re

Debtor(s)

Case Number:

(If known)

### **CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

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

Marital/filing status: Check the box that applies and complete the balance of this part of this statement as directed.         1 <ul> <li>Unmaried: Complete only Column A ("Debtor's Income") for Lines 2-10.</li> <li></li></ul>	
1       b. □ Married, not filing jointly. Complete both Column A ("Debtor's Income") for Lines 2-0.       c. □ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines AII. Figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.       Column A       Column A         2       Gross wages, salary, tips, bonuses, overtime, commissions.       s       s       16,250.00       \$         3       momber loss than generation of a business, profession, or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number loss than zero.       s       0.000       \$         4       Income       Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.       s       0.000       \$         4       Gross receipts       \$       2.741.00       \$       \$       0.000       \$         5       Interest, dividends, and royalties.       \$       0.000       \$       \$       0.000       \$         6       Pension and retirement income.       Subtract Line b from Line a       \$       0.000       \$         7       Incordinary and necessary operating expenses	
b. □ Married, fing jointly. Complete only column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2.00.         c. □ Married, fing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2.00.         All figures must reflect average monthly income received from all sources, derived during the six month before the filing. If the amount of monthly income varied during the six month sy our must divide the six-month total by six, and enter the result on the appropriate line.       Column A       Debtor's       Spo         2       Gross wages, salary, tips, bonuses, overtime, commissions.       \$ 16,250.00       \$       16,250.00       \$         3       Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.       \$       0.00       \$         3 <ul> <li></li></ul>	
c.       Married, filing jointly, Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines       All figures must reflect average monthly income received from all sources, derived during the six is calendar months pirot of ling the bankrupty case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the filing. If the amount of monthly income varied during the six months, you must divide the filing. If the amount of monthly income varied during the six months, you must divide the filing. If the amount of monthly income varied during the six months, you must divide the filing. If the amount of monthly income varied during the six months, you must divide the six months and and enter the difference in the appropriate clumm(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.       \$ 16,250,00       \$         4 <ul> <li></li></ul>	
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.       Column A       Dehtor's income       Spo         2       Gross wages, salary, tips, bonuses, overtime, commissions.       \$ 16,250.00 \$       \$ 16,250.00 \$         Not income from the operation of a business, profession, or farm. Subinaset, the profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.       \$ 0.00 \$       \$ 0.00 \$         a       Gross receipts       \$ 0.00 \$       \$ 0.00 \$       \$ 0.00 \$         c.       Business income       Subtract Line b from Line a       \$ 0.00 \$         c.       Rental and other real property income. Subtract Line b from Line a       \$ 0.00 \$         4       Gross receipts       \$ 2,741.00 \$       \$ 2,141.00 \$         5       Interest, dividends, and royalites.       \$ 0.00 \$       \$ 0.00 \$         6       Pension and retirement income.       \$ 1,950.00 \$       \$         7       expenses of the debtor or the debtor's dependents, including child support paid for that purpose: on to include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.       \$ 0.00 \$         7 <td>2-10.</td>	2-10.
calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.       Debtor's Sequester's Struct-Line b from Line a 's's's's's's's's's's's's's's's's's's'	
Income     Income       3:x-month total by six, and enter the result on the appropriate line.     income     income       2     Gross wages, salary, tips, bonuses, overtime, commissions.     \$     16,250.00     \$       3     Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3.1 fm ore than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.     Image: Construction of Consterior of Constructin of Construction of Construction of	
2       Gross wages, salary, tips, bouxes, overtime, commissions.       \$ 16,250.00 \$         3       Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.       Image: stan zero.         3       Image: stan zero.       Debtor       Spouse         a.       Gross receipts       \$ 0.00 \$       \$         b.       Ordinary and necessary business expenses       \$ 0.00 \$       \$         4       Image: stan zero.       Subtract Line b from Line a number less than zero.       \$ 0.00 \$         4       Image: stan zero.       Subtract Line b from Line a number less than zero.       \$ 0.00 \$         4       Image: stan zero.       Subtract Line b from Line a number less than zero.       \$ 0.00 \$         5       Interest, dividends, and royalties.       \$ 0.00 \$       \$ 0.00 \$         6       Pension and retirement income.       \$ 1,950.00 \$       \$ 1,950.00 \$         7       arg amounts paid by another person or entify, on a regular basis, for the household expenses. If out dide alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.       \$ 0.00 \$         7       arg amounts paid by another presex pearate maintenance view by our oy our synus	
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c.       Rent and other real property income       Subtract Line b from Line a       \$       2,141.00       \$         5       Interest, dividends, and royalties.       \$       0.00       \$       \$       0.00       \$         6       Pension and retirement income.       \$       1,950.00       \$       \$       1,950.00       \$         7       Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.       \$       0.00       \$         8       Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:       \$       0.00       \$         0       B. Duremployment compensation claimed to be a benefit under the Social Security Act.       Debtor \$       0.00       Spouse \$       \$       0.00       \$         9       Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.       \$       \$       800.00       \$         9       Security Act or payments received as a victim of a war crime, crime	
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Subtotal of current monthly income Add lines 2 thru 9 in Column A and if Column B is	

Case 09-31245 Doc 1 Filed 08/03/09 Entered 08/03/09 13:32:58 Desc Main Document Page 48 of 48

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

2B (Of	fficial Form 22B) (Chapter 11) (01/08)		2	
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$	21,141.00	
Dorf IL VEDIFICATION				

Part II. VERIFICATION						
	I declare under penalty of perjury that the information provided in <i>must sign.</i> ) Date: <b>August 3, 2009</b>		rue and correct. (If this is a joint case, both debtors /s/ Mark Andrew Runco Mark Andrew Runco (Debtor)			