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B1 (Official Form 1)(1/08)	D0	Cument	ıα	ge i di	<del>55</del>			
United States Bankruptcy Court Northern District of Georgia					Voluntary	Petition		
Name of Debtor (if individual, enter Last, First, Middle): <b>Coleman, Kenneth Lamar</b>				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):						Joint Debtor i trade names)	in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-2854				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				o./Complete EIN
Street Address of Debtor (No. and Street, City, and State):  3404 Sundance Drive Gainesville, GA  ZIP Code				Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of Hall		<u>30506</u>	Count	y of Reside	nce or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):	ZIP Code	Mailir	g Address	of Joint Debt	tor (if differen	nt from street address):	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	Γ	Zii Code	1					ZAT Code
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bu ☐ Single Asset Ro in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as d 101 (51B)  oker  mpt Entity  i, if applicable) exempt organ of the United	nization States	defined "incurr	the I er 7 er 9 er 11 er 12 er 13 er primarily co	Petition is Fi Checkensumer debts,	busin	decognition eding decognition
Filing Fee (Check on  Full Filing Fee attached  Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's cons	ble to individuals on ideration certifying t ule 1006(b). See Offi napter 7 individuals o	hat the debtorcial Form 3A.	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w	usiness debto acontingent li ) are less than tith this petition were solici- accordance v	defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (exclude 1\$2,190,000.  on. ted prepetition from on with 11 U.S.C. § 1126(1	ing debts owed  e or more  b).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distributions.	erty is excluded and	administrativ		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 49 99 199 999	1,000- 5,000 5,001- 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 \$ to \$100 to	100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion				
	\$1,000,001 \$10,000,001 to \$10	\$50,000,001	100,000,001 0 \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

Case 09-22745-reb Doc 1 Filed 07/06/09 Entered 07/06/09 15:31:35 Desc Main 7/06/09 3:29PM Document Page 2 of 55 B1 (Official Form 1)(1/08) Name of Debtor(s): Voluntary Petition Coleman, Kenneth Lamar (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

Name of Debtor(s):

Coleman, Kenneth Lamar

B1 (Official Form 1)(1/08)

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Page 3

## **Voluntary Petition**

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

#### Signatures

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

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

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

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

## X /s/ Kenneth Lamar Coleman

Signature of Debtor Kenneth Lamar Coleman

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 6, 2009

Date

## Signature of Attorney\*

### X /s/ Bob Phillips

Signature of Attorney for Debtor(s)

#### Bob Phillips 576702

Printed Name of Attorney for Debtor(s)

### **B. Phillips & Associates PC**

Firm Name

327 Dahlonega St Suite 104 Cumming, GA 30040

Address

## Email: bphill60@msn.com

770-205-1922 Fax: 770-205-0887

Telephone Number

July 6, 2009

Date

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

### **Signature of Debtor (Corporation/Partnership)**

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

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

(Check only one box.)

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

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

v			
		. 1	•
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Date

Address

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

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

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

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

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

## **United States Bankruptcy Court** Northern District of Georgia

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Kenneth Lamar Coleman
Kenneth Lamar Coleman
Date: <u>July 6, 2009</u>

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B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court** Northern District of Georgia

In re	Kenneth Lamar Coleman		Case No.	
		Debtor(s)	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  $\square$ 

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

AMOUNT	SOURCE
\$16,700.00	2009 YTD: Debtor Business Income
\$14,900.00	2009 YTD: Wife Business Income
\$56,500.00	2008: Both Business Income
\$66,195.00	2007: Both Business Income

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 RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

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

NATURE OF PROCEEDING

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
Alley - Cassetty Companies,
Inc.
vs
Coleman Builders, Inc. and
Kenneth Coleman
Case No. 09-SV 4282

COURT OR AGENCY STATUS OR
AND LOCATION DISPOSITION

State Court of Hall County

Default Judge

State Court of Hall County
State of Georgia

Default Judgment for \$7,002.90
plus daily interest of \$2.25
starting May 6, 2009

AMOUNT STILL

OWING

3

None

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF CASE TITLE & NUMBER OF CUSTODIAN **ORDER PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

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

DATE OF LOSS

### 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 B. Phillips & Associates PC 327 Dahlonega St Suite 104

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 06/10/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

4

\$2,500.00

Cumming, GA 30040 InCharge Education Foundation, Inc.

06/26/2009

\$30.00 for Credit Counseling

Certificate

#### 10. Other transfers

None П

Internet

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

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR **Ordinary Buyer** 

DATE

DESCRIBE PROPERTY TRANSFERRED

AND VALUE RECEIVED

05/01/2008

Sold Property at 1310 Cypress Cove Ct. Inverness, FL

**Debtor received \$27,740.233** 

06/26/2008 Sold Property on Old Atlanta Rd - 1.25 Acres

Debtor received \$33,000.00

None

**Ordinary Buyer** 

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

NAME OF TRUST OR OTHER

DEVICE

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

IN PROPERTY

### 11. Closed financial accounts

None П

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

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Crescent Bank #9968

Chestatee State Bank

#8976

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

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

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

## 15. Prior address of debtor

None

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

ADDRESS 3305 Hutchinson Rd Cumming, GA NAME USED **Kenneth Lamar Coleman** 

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

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

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

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

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE 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.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**BEGINNING AND** 

6

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

None П

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

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

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

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

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES** JBM Motors, Inc. 26-0095058 **Used Car Sales** 2006 - Present

Coleman Builders, 58-2567452 3404 Sundance Dr Residential Builders and 1999 - 12/2008

Gainesville, GA 30506 Inc. Real Estate Investing

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.

ADDRESS NAME

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

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

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

None 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

Lynn Day 2007 - 2008

5758 Suwanee Dam Rd Buford, GA 30518

Roger Crow 2002 - 2007

320 Dahlonega Street Cumming, GA 30040

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

NAME ADDRESS DATES SERVICES RENDERED

Lynn Day 5758 Suwanee Dam Rd 2007 - 2008

Buford, GA 30518

Kenneth Coleman 3404 Sundance Dr

Gainesville, GA 30506

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

5758 Suwanee Dam Rd Lynn Day

Buford, GA 30518

Kenneth Coleman 3404 Sundance Dr

Gainesville, GA 30506

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

NAME AND ADDRESS DATE ISSUED BB & T 04/30/2009

Bankruptcy Dept mail code 100-50-01-51

Po Box 1847 Wilson, NC 27894

Citizens Bank/fhlmc 03/15/2009

501 Tri County Plz

Cumming, GA 30040

Crescent Bank & Trust 11/10/2008

INVENTORY SUPERVISOR

7 Caring Wav Jasper, GA 30143

20. Inventories

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

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

DATE OF INVENTORY

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS Kenneth Coleman 3404 Sundance Dr Gainesville, GA 30506 TITLE **President**  NATURE AND PERCENTAGE
OF STOCK OWNERSHIP
100% Ownership of Corporation

8

## 22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

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

NAME AND ADDRESS TITLE DATE OF TERMINATION

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

None I

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

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

## 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## 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	July 6, 2009	Signature	/s/ Kenneth Lamar Coleman	
		_	Kenneth Lamar Coleman	
			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

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**B4** (Official Form 4) (12/07)

## **United States Bankruptcy Court** Northern District of Georgia

In re	Kenneth Lamar Coleman		Case No.	
		Debtor(s)	Chapter	11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
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]
Alley-Cassetty Companies, Inc. Curt Hirsch 800 Lambert Drive # D Atlanta, GA 30324	Alley-Cassetty Companies, Inc. Curt Hirsch 800 Lambert Drive # D Atlanta, GA 30324	Default Judgment on Lawsuit plus ongoing interest of \$2.25/ Per Day		7,002.90
AMC Drywall 188 Dawson Drive Dawsonville, GA 30534	AMC Drywall 188 Dawson Drive Dawsonville, GA 30534	Lien		11,740.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		5,366.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		9,764.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		8,778.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		7,359.00
Bank Of America Attn: Bankruptcy NC4-105-02- 77 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410	CreditCard		10,626.00
Bb&t P O Box 2027 Greenville, SC 29602	Bb&t P O Box 2027 Greenville, SC 29602			130,875.73
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156	Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156	CreditCard		14,577.00

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Kenneth Lamar Coleman	Case No.	
	Debtor(s)		

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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]
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801	Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801	CreditCard		5,874.00
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	ChargeAccount		7,424.00
Citizens Bank of Forsyth Po Box 2820 Cumming, GA 30028	Citizens Bank of Forsyth Po Box 2820 Cumming, GA 30028	Business Debt - JBM Motors		16,415.00 (0.00 secured)
Citizens Bank of Forsyth Po Box 2820 Cumming, GA 30028	Citizens Bank of Forsyth Po Box 2820 Cumming, GA 30028	Business Debt - JBM Motors		37,890.74 (0.00 secured)
Crescent Bank & Trust 7 Caring Way Jasper, GA 30143	Crescent Bank & Trust 7 Caring Way Jasper, GA 30143	Investment Property Lake Lot Location: Shady Grove Rd., Cumming GA		250,272.00 (200,000.00 secured)
Crescent Bank & Trust 7 Caring Way Jasper, GA 30143	Crescent Bank & Trust 7 Caring Way Jasper, GA 30143	Business Debt - JBM Motors		8,724.30
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		13,592.00
Gemb/mohawk Po Box 981439 El Paso, TX 79998	Gemb/mohawk Po Box 981439 El Paso, TX 79998	ChargeAccount		5,787.00
Haverty Furn 770 Gateway Blvd Coppell, TX 75019	Haverty Furn 770 Gateway Blvd Coppell, TX 75019	ChargeAccount		4,792.00
Internal Revenue Service Po Box 105416 Atlanta, GA 30348	Internal Revenue Service Po Box 105416 Atlanta, GA 30348	Federal Tax Lien		20,165.00
Joseph and Nancy Onda 550 Davis School Rd Martin, GA 30557	Joseph and Nancy Onda 550 Davis School Rd Martin, GA 30557	Promissory Note - Original Principal amount plus 15% for attorney's fees		460,000.00

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B4 (Offic	cial Form 4) (12/07) - Cont.		
In re	Kenneth Lamar Coleman	Case No.	
	Debtor(s)		

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, *Kenneth Lamar Coleman*, 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	July 6, 2009	Signature	/s/ Kenneth Lamar Coleman	
			Kenneth Lamar Coleman	
			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.

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

In re	Kenneth Lamar Coleman	Case No.	
-		Debtor	

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
Primary Residence 3,000 Sq. Ft. Home Location: 3404 Sundance Drive, Gainesville GA	Fee simple	Н	340,000.00	300,646.00
Investment Property 2 Bedroom, 1 Bath Home and 3 Mobile Homes on Property Location: 3739 Platt Reece Rd., Talmo GA.	Fee simple	Н	138,000.00	132,000.00
Investment Property 2 Duplexes Location: 2402 Walker Street, Gainesville GA.	Fee simple	н	140,000.00	0.00
Investment Property 1100 Sq. Ft. Home on .5 Acre Lot No Garage Location: 6985 Crystal Cove Trail, Gainesville GA.	Fee simple	Н	96,000.00	86,249.00
Investment Property 600 Sq. Ft. Condo Location: 1217 Bay St., Tybee Island GA	Fee simple	н	190,000.00	169,547.00
Investment Property Lake Lot Location: Shady Grove Rd., Cumming GA	Fee simple	Н	200,000.00	250,272.00
Investment Property 16 Apartment Units Location: 113 - 115 - 117 - 119 Forest Avenue, Toccoa GA	Fee simple	Н	600,000.00	492,000.00

Sub-Total > 1,704,000.00 (Total of this page)

1,704,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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

In re	Kenneth Lamar Coleman	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	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Citize	ns Bank - Checking Account	J	700.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Room Appli	shings for 4 Bedrooms, Living Room, Dining n, Washer, Dryer, 2 TV Sets, and Kitchen ances ion: 3404 Sundance Drive, Gainesville GA	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		nal Clothing for One Adult Male ion: 3404 Sundance Drive, Gainesville GA	-	200.00
7.	Furs and jewelry.		ling Ring ion: 3404 Sundance Drive, Gainesville GA	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Golf ( Locat	Clubs ion: 3404 Sundance Drive, Gainesville GA	-	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > <b>3,600.00</b>
			(Tota	Sub-Total of this page)	al > <b>3,600.0</b>

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

In re	Kenneth Lamar Coleman	Case No	

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Debtor Owns Interest in JBM Motors Inc. Used Car Lot \$40,000.00 of Auto Inventory	· J	40,000.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.		Ronnie Cole 3509 Bogan Rd. Buford, GA 30518 Funds embezzled by business associate	-	87,000.00
			Mike Peterson 6705 Little Mill Rd. Cumming, GA 30506 Arreage lease payments on building	-	16,000.00
			Various Customers of JBM Motors Recievables due on auto loans	-	24,051.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			(Total	Sub-Total of this page)	al > <b>167,051.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Kenneth Lamar Coleman	Case No.

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet S10 Shortbed Pickup Truck - 160,000 Miles Location: 3404 Sundance Drive, Gainesville G.	- A	3,115.00
26.	Boats, motors, and accessories.		1986 24 Ft Bayliner Location: 3404 Sundance Drive, Gainesville G.	- A	4,280.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Desk, Computer, and Printer Location: 3404 Sundance Drive, Gainesville G	- A	100.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.		1996 Pontiac - JBM Motors	-	1,500.00
			2001 Mazda 626 - JBM Motors	-	2,100.00
			1999 Nissan Maxima - JBM Motors	-	1,900.00
			1998 Pathfinder - JBM Motors	-	2,300.00
				Sub-To (Total of this page)	

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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

In re	Kenneth Lamar Coleman	Case No.	
		Debtor	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2000 Ford Mustang - JBM Motors	-	2,600.00
		2004 Ford Taurus - JBM Motors	-	3,100.00
		1997 Chevrolet Van - JBM Motors	-	1,600.00
		1996 Nissan Pickup Truck - JBM Motors	-	1,400.00
		1984 Chevrolet Corvette - JBM Motors	-	2,200.00
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	χ			
33. Farming equipment and implements.	χ			
34. Farm supplies, chemicals, and feed.	χ			
35. Other personal property of any kind not already listed. Itemize.	χ			

Sub-Total > 10,900.00 (Total of this page)

196,846.00 Total >

(Report also on Summary of Schedules)

Debtor claims the exemptions to which debtor is entitled under:

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

(Check one box)

In re	Kenneth Lamar Coleman	Case No.
		<del>,</del>

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

\$136,875.

☐ Check if debtor claims a homestead exemption that exceeds

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Primary Residence 3,000 Sq. Ft. Home Location: 3404 Sundance Drive, Gainesville GA	Ga. Code Ann. § 44-13-100(a)(1)	10,000.00	340,000.00
Household Goods and Furnishings Furnishings for 4 Bedrooms, Living Room, Dining Room, Washer, Dryer, 2 TV Sets, and Kitchen Appliances Location: 3404 Sundance Drive, Gainesville GA	Ga. Code Ann. § 44-13-100(a)(4)	2,500.00	2,500.00
<u>Wearing Apparel</u> Personal Clothing for One Adult Male Location: 3404 Sundance Drive, Gainesville GA	Ga. Code Ann. § 44-13-100(a)(6)	200.00	200.00
Furs and Jewelry Wedding Ring Location: 3404 Sundance Drive, Gainesville GA	Ga. Code Ann. § 44-13-100(a)(5)	100.00	100.00
Firearms and Sports, Photographic and Other Hob Golf Clubs Location: 3404 Sundance Drive, Gainesville GA	<u>by Equipment</u> Ga. Code Ann. § 44-13-100(a)(6)	100.00	100.00
Stock and Interests in Businesses Debtor Owns Interest in JBM Motors Inc. Used Car Lot \$40,000.00 of Auto Inventory	Ga. Code Ann. § 44-13-100(a)(3)	385.00	40,000.00
Accounts Receivable Ronnie Cole 3509 Bogan Rd. Buford, GA 30518 Funds embezzled by business associate	Ga. Code Ann. § 44-13-18	87,000.00	87,000.00
Mike Peterson 6705 Little Mill Rd. Cumming, GA 30506 Arreage lease payments on building	Ga. Code Ann. § 44-13-18	16,000.00	16,000.00
Various Customers of JBM Motors Recievables due on auto loans	Ga. Code Ann. § 44-13-18	24,051.00	24,051.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Chevrolet S10 Shortbed Pickup Truck - 160,000 Miles Location: 3404 Sundance Drive, Gainesville GA	Ga. Code Ann. § 44-13-100(a)(3)	3,115.00	3,115.00
Boats, Motors and Accessories 1986 24 Ft Bayliner	Ga. Code Ann. § 44-13-100(a)(6)	4,280.00	4,280.00

Ga. Code Ann. § 44-13-100(a)(6)

Location: 3404 Sundance Drive, Gainesville GA

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

Filed 07/06/09 Entered 07/06/09 15:31:35 Desc Main 7/06/09 3:29PM Document Page 24 of 55 Case 09-22745-reb Doc 1

**B6C** (Official Form 6C) (12/07) -- Cont.

In re	Kenneth Lamar Coleman		Case No.
-		Dohton	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Office Equipment, Furnishings and Supplies Desk, Computer, and Printer Location: 3404 Sundance Drive, Gainesville GA	Ga. Code Ann. § 44-13-100(a)(6)	100.00	100.00		
Inventory 1996 Pontiac - JBM Motors	Ga. Code Ann. § 44-13-100(a)(6)	920.00	1,500.00		

Total: 148,751.00 518,946.00 Case 09-22745-reb Doc 1 Filed 07/06/09 Entered 07/06/09 15:31:35 Desc Main 7/06/09 3:29PM Page 25 of 55 Document

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

In re	Kenneth Lamar Coleman	Case No.
		Dobton
		Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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 "Unliquidated". (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 "Unsecured Portion" on the Statistical 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.

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

	- 1 -	_		1 -		-	· · · · · · · · · · · · · · · · · · ·	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	N L Q U L D	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0001  BB & T  Bankruptcy Dept mail code 100- Po Box 1847  Wilson, NC 27894		-	06/01/1999 Payment \$600.00/Mo First Mortgage Investment Property 2 Bedroom, 1 Bath Home and 3 Mobile Homes on Property Location: 3739 Platt Reece Rd., Talmo GA.  Value \$ 138,000.00	T	A T E D		132,000.00	0.00
Account No. <b>5100</b>	$\dashv$	+	May 2007	+		Н	132,000.00	0.00
Citizens Bank PO Box 2820 Cumming, GA 30040		-	Mortgage Investment Property 16 Apartment Units Location: 113 - 115 - 117 - 119 Forest Avenue, Toccoa GA					
	_	-	Value \$ 600,000.00	_			112,000.00	0.00
Account No. x-41-00  Citizens Bank of Forsyth Po Box 2820 Cumming, GA 30028		-	Value \$ 0.00				16,415.00	16,415.00
Account No. <b>x-35-00</b>			Business Debt - JBM Motors					
Citizens Bank of Forsyth Po Box 2820 Cumming, GA 30028		-						
			Value \$ 0.00				37,890.74	37,890.74
<b>2</b> continuation sheets attached			(Total of	Subt his j		-	298,305.74	54,305.74

In re	Kenneth Lamar Coleman	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	J H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	ΙEΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx5200			Opened 9/01/08 Payment \$1900.00/Mo	Т	D A T E D			
Citizens Bank/fhlmc 501 Tri County Plz Cumming, GA 30040		-	First Mortgage Primary Residence 3,000 Sq. Ft. Home Location: 3404 Sundance Drive, Gainesville GA					
		-	Value \$ <b>340,000.00</b>	$\perp$		Ш	300,646.00	0.00
Account No. xxxxx0053  Citizens Bank/fhlmc 501 Tri County Plz Cumming, GA 30040		-	Opened 5/01/06 Payment \$350.00/Mo Home Equity Line Investment Property 600 Sq. Ft. Condo Location: 1217 Bay St., Tybee Island GA					
	_		Value \$ 190,000.00			Ш	99,547.00	0.00
Account No. xxxxx8008  Crescent Bank & Trust 7 Caring Way Jasper, GA 30143		-	Opened 11/01/07 Payment \$1100.00/Mo First Mortgage Investment Property Lake Lot Location: Shady Grove Rd., Cumming GA Value \$ 200,000.00				252 272 22	50.272.00
Account No. xxxxx8007  Crescent Bank & Trust 7 Caring Way Jasper, GA 30143		-	Opened 3/01/07 Last Active 6/30/08 Mortgage Investment Property 1100 Sq. Ft. Home on .5 Acre Lot No Garage Location: 6985 Crystal Cove Trail, Gainesville GA.				250,272.00	50,272.00
		-	Value \$ 96,000.00	+	_	Н	86,249.00	0.00
Joseph Onda 550 Davis School Rd Martin, GA 30577		-	03/01/2007  Mortgage Investment Property 16 Apartment Units Location: 113 - 115 - 117 - 119 Forest Avenue, Toccoa GA					
			Value \$ 600,000.00	1			380,000.00	0.00
Sheet 1 of 2 continuation sheets Schedule of Creditors Holding Secured Cl		ed to	(Total of	Sub this			1,116,714.00	50,272.00

In re	Kenneth Lamar Coleman	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	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	DZ LL Q LL Z C	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Owner Finance		T	Unknown Payment \$550.00/Mo	۲	TED			
Kyra Rhyne 517 Rhyne Lane Ringgold, GA 30576		-	Mortgage Investment Property 600 Sq. Ft. Condo Location: 1217 Bay St., Tybee Island GA Value \$ 190,000.00		D		70,000.00	0.00
Account No.	╁	t	, and t	$\dagger$	H		70,000,00	
			Value \$					
Account No.	╅	t		$\dagger$	t			
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <b>2</b> of <b>2</b> continuation sheets atta	che	d t	)	Sub			70,000.00	0.00
Schedule of Creditors Holding Secured Claim	s		(Total of	this	pag	e)	. 3,000.00	
			(Report on Summary of S		Γota dule		1,485,019.74	104,577.74

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

In re	Kenneth Lamar Coleman	Case No	
		Dobtor	

## 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 "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed. "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).

<sup>\*</sup> 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.

In re	Kenneth Lamar Coleman			Case No
_		Debtor	,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT AND MAILING ADDRESS SPUTED Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 05/15/2009 Account No. Federal Tax Lien Internal Revenue Service 0.00 Po Box 105416 Atlanta, GA 30348 20,165.00 20,165.00 02/09/2009 Account No. Tax Lien **TBA** 0.00 1,365.00 1,365.00 02/09/2009 Account No. Tax Lien TBA 0.00 297.00 297.00 02/09/2009 Account No. Tax Lien TBA 0.00 999.00 999.00 Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 22,826.00 22,826.00 Total 0.00

(Report on Summary of Schedules)

22,826.00

22,826.00

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B6F (Official Form 6F) (12/07)

In re	Kenneth Lamar Coleman		Case No.
		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

			· · · · · · · · · · · · · · · · · · ·				
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	Co	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	O N T I N G E N T	LIQUI	SPUTE	AMOUNT OF CLAIM
Account No.			Default Judgment on Lawsuit plus ongoing interest of \$2.25/ Per Day	T	T E D	Þ	
Alley-Cassetty Companies, Inc. Curt Hirsch 800 Lambert Drive # D Atlanta, GA 30324		-					7,002.90
Account No. Kenny & Laura Coleman	+	t	unknown			t	
AMC Drywall 188 Dawson Drive Dawsonville, GA 30534		-	Lien				11,740.00
Account No. xxxxxxxxxxx1483  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	Opened 8/30/88 Last Active 11/03/08 CreditCard				
	4	_				_	9,764.00
Account No. xxxxxxxxxxxxx6473  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		_	Opened 8/05/88 Last Active 2/25/09 CreditCard				5,366.00
			(Total o	Sub f this			33,872.90

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

In re	Kenneth Lamar Coleman	Cas	se No.
_		Debtor	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	Ţ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	11)		S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx7983			Opened 12/01/00 Last Active 6/11/09	Ť	A T E D		ſ	
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard		D			1,715.00
Account No. xxxxxxxxxxxxx2173			Opened 7/01/88 Last Active 11/12/08				T	
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard					8,778.00
A	┡		One and 201/00 Leat Active 4/00/00	+		+	$\dashv$	
Account No. xxxxxxxxxxxxx5583  American Express c/o Becket and Lee Po Box 3001  Malvern, PA 19355	-	-	Opened 3/21/08 Last Active 4/29/09 CreditCard					7,359.00
Account No. Coleman	T		Unknown	T		T	7	
AMLI Mgmt. Co. Po Box 1484 Norcross, GA 30091		-	Collections					1,089.00
Account No. 0629	t			+	t	t	$\dagger$	
At&t Po Box 105503 Atlanta, GA 30348		-						657.12
Sheet no1 of _5 sheets attached to Schedule of				Sub			7	19,598.12
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pag	ge)	) [	

In re	Kenneth Lamar Coleman	Case No	
_	_	Debtor	

	С	Ни	sband, Wife, Joint, or Community	С	U	Ъ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGENT	Z L Q U L	SPUTED	AMOUNT OF CLAIM
Account No. 2284	Γ		Opened 5/01/98 Last Active 3/17/09	٦т	D A T E D		
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		-	CreditCard				4,605.00
Account No. <b>6979</b>	╁	-	Opened 6/01/93 Last Active 1/07/09		-		·
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	1	-	CreditCard				
							4,158.00
Account No. 0633  Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410		-	Opened 6/01/94 Last Active 2/17/09 CreditCard				10,626.00
Account No. <b>7805</b>							
Bb&t P O Box 2027 Greenville, SC 29602		-					130,875.73
Account No. xxxxxxxx3022	╁		Opened 4/01/94 Last Active 5/17/09				, , ,
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		-	CreditCard				14,577.00
Sheet no. <b>_2</b> of <b>_5</b> sheets attached to Schedule of	•			Sub			164,841.73
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	.04,041110

In re	Kenneth Lamar Coleman	Case No	
_		Debtor	

				-	_		-	
CREDITOR'S NAME,	CO	Hus	band, Wife, Joint, or Community		0	N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H & J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	INGEN	UZL-QU-DAFED		AMOUNT OF CLAIM
Account No. xxxxxxxx4645			Opened 11/01/03 Last Active 5/17/09		T	T		
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801		-	CreditCard			D		5,874.00
Account No. xxxxxxxxxxxx2775			Opened 6/01/06 Last Active 5/29/09					-7-
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	ChargeAccount					7,424.00
Account No. 8102			Business Debt - JBM Motors				Н	
Crescent Bank & Trust 7 Caring Way Jasper, GA 30143		•						8,724.30
Account No. <b>xxxx7898</b>			Unknown					-,
Direct TV Inc. Po Box 78626 Phoenix, AZ 85062		-						221.96
Account No. xxxxxxxx4025			Opened 3/01/98 Last Active 3/12/09					
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		-	CreditCard					13,592.00
Sheet no. <b>_3</b> of <b>_5</b> sheets attached to Schedule of				Sı	ubi	ota	Ш 1	,
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th				35,836.26

In re	Kenneth Lamar Coleman	Case No	
_		Debtor	

T	С	Hus	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	0 0	I N J O	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	NLL QUL		AMOUNT OF CLAIM
Account No. 1014			Business Debt - JBM Motors	Т	D A T E D		
First Equity Card Group Po Box 23029 Columbus, GA 31902		1			D		1,852.70
Account No. xxxxxxxx0059			Opened 12/01/05 Last Active 7/17/07				.,
GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		•	ChargeAccount				676.00
Account No. xxxxxxxx1609			Opened 4/01/08 Last Active 7/07/08	+			0.000
Gemb/mohawk Po Box 981439 El Paso, TX 79998		1	ChargeAccount				5,787.00
Account No. xxxxxxxxxxxxx5864			Opened 2/01/08 Last Active 5/01/09				
Haverty Furn 770 Gateway Blvd Coppell, TX 75019		,	ChargeAccount				4,792.00
Account No.			Promissory Note - Original Principal amount	+			.,. 02.00
Joseph and Nancy Onda 550 Davis School Rd Martin, GA 30557		-	plus 15% for attorney's fees				460,000.00
Sheet no4 _ of _5 _ sheets attached to Schedule of				Subi	045		700,000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				473,107.70

In re	Kenneth Lamar Coleman	Case No.	
•		Dehtor	

	1.	1		<del>_</del>	1	-	1
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	-10	I U	l D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx1044			Opened 12/01/96 Last Active 6/07/09	T	T		
Lowes / MBGA Attention: Bankruptcy Department Po Box 103106		-	ChargeAccount		Ď		
Roswell, GA 30076							1,918.00
Account No. xxxxxxxx0820			Opened 9/01/82 Last Active 5/22/09	T			
Macys/fdsb			ChargeAccount				
Macy's Bankruptcy		-					
Po Box 8053							
Mason, OH 45040							450.00
				$\perp$			456.00
Account No. <b>C-4238</b>	1		Lien				
Plymart							
Po Box 4050		-					
Norcross, GA 30091							
							1,387.90
Account No.	╁			+			1,001.00
recount ivo.	ł						
Account No.	t			+	t		
	1						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of	-			Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				3,761.90
				7	Γota	al	
			(Report on Summary of So				731,018.61

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

In re	Kenneth Lamar Coleman	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.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-22745-reb Doc 1 Filed 07/06/09 Entered 07/06/09 15:31:35 Desc Main 7/06/09 3:29PM Document Page 37 of 55

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

In re	Kenneth Lamar Coleman		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

NAME AND ADDRESS OF CREDITOR

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

In re	Kenneth Lamar Coleman		Case No.	
		Debtor(s)		

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

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

Debtor's Marital Status:	DEPEND.	ENTS OF DEB	TOR AND SPOU	JSE		
	RELATIONSHIP(S):		AGE(S):			
Married	None.					
Employment:	DEBTOR			SPOUSE		
Occupation	Builder / Real Estate Investor	Boo	okeeper			
Name of Employer	Coleman Builders, Inc.	JBI	M Motors, Inc	<u>;</u>		
How long employed	20 Years	2 Y	ears			
Address of Employer	3404 Sundance Drive		7 Keith Bride			
	Gainesville, GA 30506	Cui	mming, GA 3	0041		
	ge or projected monthly income at time case filed)		Ι	DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)		\$	0.00	\$	0.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCT	TIONS					
a. Payroll taxes and socia			¢	0.00	\$	0.00
b. Insurance	ar security		φ	0.00	\$	0.00
c. Union dues			φ	0.00	\$	0.00
d. Other (Specify):			φ	0.00	\$ <u></u>	0.00
d. Other (Specify).			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS		\$	0.00	\$	0.00
6. TOTAL NET MONTHLY			\$	0.00	\$	0.00
7 Regular income from operat	tion of business or profession or farm (Attach detaile	ad statement)	\$	2,000.00	\$	0.00
8. Income from real property	tion of business of profession of farm (Attach details	A statement)	\$ <del></del>	11,190.00	\$ <del></del>	0.00
9. Interest and dividends			\$ <del></del>	0.00	\$ <del></del>	0.00
10. Alimony, maintenance or s	support payments payable to the debtor for the debtor	or's use or that	of			
dependents listed above 11. Social security or government	aant assistansa		\$	0.00	\$	0.00
(Specify): <b>Social Security</b>			\$	0.00	\$	440.20
	•		\$	0.00	\$	0.00
12. Pension or retirement inco	ome		\$	0.00	\$	0.00
13. Other monthly income			¢.	0.00	¢	0.00
(Specify):			ъ Ф		\$	0.00
			»	0.00	<b>a</b>	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13		\$	13,190.00	\$	440.20
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)		\$	13,190.00	\$	440.20
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals fro	m line 15)		\$	13,630.2	20

(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:

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B6J (Official Form 6J) (12/07)

In re	Kenneth Lamar Coleman		Case No.	
		Debtor(s)		

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

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

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	lete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,900.00
a. Are real estate taxes included? Yes NoX_		
b. Is property insurance included? Yes No <b>X</b>		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	25.00
c. Telephone d. Other	\$ \$	148.00 0.00
3. Home maintenance (repairs and upkeep)	Φ	100.00
4. Food	\$ \$	500.00
5. Clothing	\$ <del></del>	50.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	125.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	25.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	50.00
b. Life	\$	160.00
c. Health	\$	318.00
d. Auto	\$	75.00 0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) Taxes not deducted from paycheck	\$	400.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Φ	400.00
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	10,341.00
17. Other <b>Wife's Car - 1989 Jaguar</b>	\$	350.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	, \$	14,947.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	13,630.20
b. Average monthly expenses from Line 18 above	\$	14,947.00
c. Monthly net income (a. minus b.)	\$	-1,316.80

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## **United States Bankruptcy Court** Northern District of Georgia

In re	Kenneth Lamar Coleman		Case No.	
		Debtor(s)	Chapter	11

	Deoloi(s) Chapter
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received\$ 2,500.00
	Balance Due\$ <b>2,500.00</b>
2.	\$
3.	The source of the compensation paid to me was:
	■ Debtor □ Other (specify):
4.	The source of compensation to be paid to me is:
	■ Debtor □ Other (specify):
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	<ul> <li>a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>b. [Other provisions as needed]         If this is a Chapter 13:         All customary and usual work required during the course of the case, including: Pre-Confirmation Motion for Reliefs, Modifications necessary to confirm the debtor's plan, objections to claim necessary to confirm the debtor's plan, pre-discharge financial counseling certificate, pay advices and tax transcripts/returns, Motions to extend or Impose Stay and related hearings, Employer Deduction Order, Confirmation Hearings, lien avoidance necessary to confirm the debtor's 13 plan, bar date review.     </li> </ul>
	The Debtor and Debtor's attorney have agreed that any services not covered above may result in the Debtor's attorney filing an application with the court for additional attorney fees at the rate of \$225.00 per hour.
	If this case is a Chapter 7:  Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other proceeding, any Trustee or U.S. Trustee requests for documents, any document retrieval services, credit counseling and financial management course fees, post discharge credit repair, 707(b) objections, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 5229f(2)(A) for avoidance of liens on household goods, relief from stay actions or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications.

The Debtor and Debtor's attorney have agreed that any services not covered above may result in the Debtor's attorney filing an application with the court for additional attorney fees at the rate of \$225.00 per hour.

In re	Kenneth Lamar Coleman	Case No.	
	Debtor(s)	-	

## **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

(Continuation Sheet)

	CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in his bankruptcy proceeding.					
Dated: <b>July 6, 2009</b>	/s/ Bob Phillips				
	Bob Phillips 576702				
	B. Phillips & Associates PC				
	327 Dahlonega St				
	Suite 104				
	Cumming, GA 30040				
	770-205-1922 Fax: 770-205-0887				
	bphill60@msn.com				

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

## **United States Bankruptcy Court** Northern District of Georgia

In re	Kenneth Lamar Coleman		Case No.	
_	Ţ	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	1,704,000.00		
B - Personal Property	Yes	4	196,846.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		1,485,019.74	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		22,826.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		731,018.61	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			13,630.20
J - Current Expenditures of Individual Debtor(s)	Yes	1			14,947.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	1,900,846.00		
			Total Liabilities	2,238,864.35	

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court** Northern District of Georgia

Kenneth Lamar Coleman		Case No.	
	Debtor	, Chapter	11
STATISTICAL SUMMARY OF CERTA	AIN I IARII ITIEC	AND DELATED DAT	TA (20 II C C 8 15)
If you are an individual debtor whose debts are primarily co a case under chapter 7, 11 or 13, you must report all information	nsumer debts, as defined in ation requested below.	i § 101(8) of the Bankruptcy (	Lode (11 U.S.C.§ 101(8)), 1
■ Check this box if you are an individual debtor whose report any information here.	debts are NOT primarily co	onsumer debts. You are not re	equired to
This information is for statistical purposes only under 28			
Summarize the following types of liabilities, as reported in	in the Schedules, and tota	l them.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicate (from Schedule E) (whether disputed or undisputed)	d		
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Oblig (from Schedule F)	ations		
TO	OTAL		
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORIT" column	Υ"		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

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

## **United States Bankruptcy Court** Northern District of Georgia

n re	Kenneth Lamar Coleman			Case No.	
			Debtor(s)	Chapter	11
	DECLARATION CONC	ERN	ING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER PENA	LTY (	OF PERJURY BY INDIV	IDUAL DEF	BTOR
	I declare under penalty of perjury that I have a sheets, and that they are true and correct to				
ate	<i>July</i> 6, 2009 Sign	ature	/s/ Kenneth Lamar Co		
			Kenneth Lamar Colem Debtor	nan	

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

## **United States Bankruptcy Court** Northern District of Georgia

		Northern District of Georgia		
n re	Kenneth Lamar Coleman		Case No.	
		Debtor(s)	Chapter	11
	VE	RIFICATION OF CREDITOR M	IATRIX	
abo	ove-named Debtor hereby verific	es that the attached list of creditors is true and corr	ect to the best	of his/her knowledge.
ate:	July 6, 2009	/s/ Kenneth Lamar Coleman		
		Kenneth Lamar Coleman		

Signature of Debtor

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA

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

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

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

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

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

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

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

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

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

- 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

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.

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

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

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

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

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

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

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

#### **Certificate of Attorney**

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

Bob Phillips 576702	X /s/ Bob Phillips	July 6, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:	-	
327 Dahlonega St		
Suite 104		
Cumming, GA 30040		
770-205-1922		
bphill60@msn.com		
Certificate I (We), the debtor(s), affirm that I (we) have received and	of Debtor read this notice.	
Kenneth Lamar Coleman	X /s/ Kenneth Lamar Coleman	July 6, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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

In re	n re Kenneth Lamar Coleman		
	Debtor(s)	_	
Case N	Jumber:		
	(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.

	Don't I CALCIU ADIO	N OF CURREN	T MANITHI ST INC	<u> </u>	/IE		
	Part I. CALCULATIO						
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.						
1	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.						
	b. Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.						
	c. $\square$ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("S All figures must reflect average monthly income received from all sources, derived during the six						
	calendar months prior to filing the bankruptcy case				Column A		Column B
	the filing. If the amount of monthly income varied				Debtor's		Spouse's
	six-month total by six, and enter the result on the a		•		Income		Income
2	Gross wages, salary, tips, bonuses, overtime, con	nmissions.		\$	0.00	\$	0.00
	Net income from the operation of a business, pro	fession, or farm. Subt	ract 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 pr	ovide details on an atta	achment. Do not enter a				
3	number less than zero.	Dobton	Cmayaa				
	a. Gross receipts	Debtor \$ 11,190.00	Spouse \$ <b>2,000.00</b>				
	b. Ordinary and necessary business expenses	\$ 10,341.00					
	c. Business income	Subtract Line b from		\$	849.00	\$	2,000.00
	Net Rental and other real property income. Sub	tract Line b from Line	a and enter the	Ť		-	
	difference in the appropriate column(s) of Line 4.						
4		Debtor	Spouse				
4	a. Gross receipts	\$ 0.00					
	b. Ordinary and necessary operating expenses	\$ <b>0.00</b>	'				
	c. Rent and other real property income	Subtract Line b from	Line a	\$	0.00	\$	0.00
5	Interest, dividends, and royalties.			\$	0.00	\$	0.00
6	Pension and retirement income.			\$	0.00	\$	0.00
	Any amounts paid by another person or entity, o						
7	expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the						
	debtor's spouse if Column B is completed.				0.00	\$	0.00
	Unemployment compensation. Enter the amount i	n the appropriate colur	nn(s) of Line 8.	\$		-	
	However, if you contend that unemployment compensation received by you or your spouse was a						
8	benefit under the Social Security Act, do not list the amount of such compensation in Column A						
0	or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to	Ф <b>200</b> G	Φ 000				
	be a benefit under the Social Security Act Debtor			\$	0.00	\$	0.00
	Income from all other sources. Specify source an						
	on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance</b> payments paid by your spouse if Column B is completed, but include all other payments of						
	alimony or separate maintenance. Do not include any benefits received under the Social						
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.	_	_				
		Debtor	Spouse				
	a.   b.	\$	\$				_
	<u> </u>	\$	\$	\$	0.00	\$	0.00
10	<b>Subtotal of current monthly income.</b> Add lines 2 completed, add Lines 2 thru 9 in Column B. Enter		nd, if Column B is	¢	040.00	Ф	2 000 00
	compicieu, aud Lines 2 uitu 9 iii Colullii B. Effet	the total(s).		\$	849.00	Ф	2,000.00

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

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.  \$ 2,849.00				
	Part II. VERIFICATION				
12	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)  Date: July 6, 2009  Signature: /s/ Kenneth Lamar Coleman  Kenneth Lamar Coleman  (Debtor)				

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

## **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 01/01/2009 to 06/30/2009.

Line 3 - Income from operation of a business, profession, or farm Source of Income: Self Employed Worksheet- Coleman Builder Constant income of \_\_11,190.00\_ per month. Constant expense of <u>10,341.00</u> per month. Net Income <u>849.00</u> per month.

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

1

### **Current Monthly Income Details for the Debtor's Spouse**

#### **Spouse Income Details:**

Income for the Period 01/01/2009 to 06/30/2009.

Line 3 - Income from operation of a business, profession, or farm

Source of Income: Self Employed Income History for JBM

Constant income of **2,000.00** per month. Constant expense of **0.00** per month. Net Income **2,000.00** per month.

Non-CMI - Social Security Act Income Source of Income: Social Security Constant income of \$746.40 per month. Alley-Cassetty Companies, Inc. Curt Hirsch 800 Lambert Drive # D Atlanta, GA 30324

AMC Drywall 188 Dawson Drive Dawsonville, GA 30534

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

AMLI Mgmt. Co. Po Box 1484 Norcross, GA 30091

At&t Po Box 105503 Atlanta, GA 30348

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410

BB & T Bankruptcy Dept mail code 100-Po Box 1847 Wilson, NC 27894

Bb&t P O Box 2027 Greenville, SC 29602 Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citizens Bank PO Box 2820 Cumming, GA 30040

Citizens Bank of Forsyth Po Box 2820 Cumming, GA 30028

Citizens Bank/fhlmc 501 Tri County Plz Cumming, GA 30040

Crescent Bank & Trust 7 Caring Way Jasper, GA 30143

Direct TV Inc. Po Box 78626 Phoenix, AZ 85062

Discover Fin Attention: Bankruptcy Department Po Box 3025
New Albany, OH 43054

First Equity Card Group Po Box 23029 Columbus, GA 31902

GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/mohawk Po Box 981439 El Paso, TX 79998

Haverty Furn 770 Gateway Blvd Coppell, TX 75019

Internal Revenue Service Po Box 105416 Atlanta, GA 30348

Isenburg & Hewitt, P.C. Building 15 Suite 100 7000 Peachtree Dunwoody Rd Atlanta, GA 30328

Joseph and Nancy Onda 550 Davis School Rd Martin, GA 30557

Joseph Onda 550 Davis School Rd Martin, GA 30577

Kyra Rhyne 517 Rhyne Lane Ringgold, GA 30576 Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Plymart Po Box 4050 Norcross, GA 30091

TBA