

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Georgia (ALL DIVISIONS)		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Shepherd, Michael David		Name of Joint Debtor (Spouse) (Last, First, Middle): Shepherd, Jeanetta R
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3713		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3702
Street Address of Debtor (No. and Street, City, and State): 1600 Briergate Dr. Duluth, GA <div style="text-align: right;">ZIP Code 30097</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1600 Briergate Dr. Duluth, GA <div style="text-align: right;">ZIP Code 30097</div>
County of Residence or of the Principal Place of Business: Gwinnett		County of Residence or of the Principal Place of Business: Gwinnett
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Shepherd, Michael David Shepherd, Jeanetta R</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

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

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

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

Exhibit D

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

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

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

Information Regarding the Debtor - Venue

(Check any applicable box)

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

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

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

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

(Check all applicable boxes)

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

 (Name of landlord that obtained judgment)

 (Address of landlord)

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

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

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

Voluntary Petition

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

Name of Debtor(s):
Shepherd, Michael David
Shepherd, Jeanetta R

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/ Michael David Shepherd
Signature of Debtor **Michael David Shepherd**

X /s/ Jeanetta R Shepherd
Signature of Joint Debtor **Jeanetta R Shepherd**

Telephone Number (If not represented by attorney)

January 29, 2010
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 Attorney*

X /s/ Ian M. Falcone
Signature of Attorney for Debtor(s)

Ian M. Falcone 254470
Printed Name of Attorney for Debtor(s)

The Falcone Law Firm, P.C.
Firm Name

363 Lawrence Street
Marietta, GA 30060

Address

Email: attorneys@falconfirm.com
(770) 426-9359 Fax: (770) 426-8968

Telephone Number

January 29, 2010
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____

Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

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

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re Michael David Shepherd
Jeanetta R Shepherd

Debtor(s)

Case No.
Chapter

11

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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

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

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Michael David Shepherd
Michael David Shepherd

Date: January 29, 2010

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

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re Michael David Shepherd
Jeanetta R Shepherd

Debtor(s)

Case No.
Chapter

11

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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

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

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Jeanetta R Shepherd
Jeanetta R Shepherd

Date: January 29, 2010

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re Michael David Shepherd
Jeanetta R Shepherd

Debtor(s)

Case No.

Chapter 11

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

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

AMOUNT	SOURCE
\$8,915.83	2010 - DEQ (Gross \$8915.83; Net \$7856.41)
\$153,898.00	2009- DEQ- \$143,898.00
	Contracting jobs- \$10,000.00
\$99,638.00	2008- Wages (Gross)

2. Income other than from employment or operation of business

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

AMOUNT	SOURCE
\$140,047.00	2008- IRA Distribution
-\$97,940.00	2008 rental loss
-\$80,119.00	2009 - rental income loss

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 OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	11/6/2009;12/7/2009,1/4/2010	\$11,951.85	\$637,000.00
GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	10/15/2009;11/10/2009, 12/18/2009; 1/14/2010	\$2,012.00	\$135,583.00
United Community Bank 1015 Buford Highway Cumming, GA 30041	11/4/2009;12/4/209;1/5/2010 for all 4 propeties held by this creditor	\$10,494.42	\$617,674.00
Tinker Fcu 4140 West I 40 Oklahoma City, OK 73108	11/13/2009	\$250.00	\$22,170.00
Internal Revenue Service	1/4/2010; 12/14/2009	\$1,600.00	\$14,864.36
Home Depot Credit Services PO Box 6029 The Lakes, NV 88901-6029	10/19/2009	\$1,935.00	\$28,510.00
Bank Of America De5-019-03-07 Newark, DE 19714	10/15/2009	\$532.00	\$35,255.00

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	10/15/2009	\$326.00	\$15,051.00

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Kendra Shepherd 1600 Briergate Drive Duluth, GA 30097 daughter	9/2009 (loan was made on 2/15/2006 for \$6,100 @ 8.15% interest)	\$7,976.92	\$0.00
Wanda Snider 24205 East 340 Road Chelsea, OK 74016 mother	11/25/2009 (loan was used for Newtons Crest Funding)	\$1,237.50	\$30,000.00

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Shameka Hill, individually and as Parent and Guardian of Shaise Wilson, a minor vs Mario D. Thomas & Jeanetta Shepard CAF: 09-C-01129-54	Civil matter for damages	Gwinnett State Court State of GA	pending

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

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

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

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
12 Stone Church 1322 Buford Dirve Lawrenceville, GA 30043		January 2009 through January 2010	tithe- \$10,005.00

8. Losses

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

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
The Falcone Law Firm 363 Lawrence Street Marietta, GA 30060	1/6/2010	\$21,039
The Falcone Law Firm		Consultation Fee \$100
CCCS 100 Edgewood Avenue Suite 1800 Atlanta, GA 30303	10/2/2009	\$50.00

10. Other transfers

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

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

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
BB&T	Business checking account 9791. All assets were transferred to current business checking account 3807	9/28/2009- \$438.73
BB&T	Business checking account 9724. All assets were transferred to business checking account 9791	6/08/2009 - \$5,123.33

12. Safe deposit boxes

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

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

NAME AND ADDRESS OF OWNER Kurt Shepherd 1600 Briergate Drive Duluth, GA 30097	DESCRIPTION AND VALUE OF PROPERTY Chevy Malibu- Car purchased for son. Title currently in Debtor's name- Son has partially paid for the vehicle; he still owes Debtor \$3,000.00	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

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

NAME

17. Environmental Information.

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

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

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

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

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

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

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
DreamQuest, LLC	65-1234878	6555 Sugarloaf Parkway Suite 307 # 143 Duluth, GA 30097	Real Estate Management Business	2001-present
DEQ Technical Sales	38-3736511	7767 Maida Vale Circle Powell, TN 37849	Manufacturing Rep Company, LLC	5/25/2006 - present

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

NAME ADDRESS

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

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

19. Books, records and financial statements

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

NAME AND ADDRESS	DATES SERVICES RENDERED
Michael & Jeanetta Shepherd 1600 Briergate Drive Duluth, GA 30097	

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

NAME ADDRESS DATES SERVICES RENDERED

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

NAME ADDRESS

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

NAME AND ADDRESS

DATE ISSUED

20. Inventories

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

DATE OF INVENTORY

INVENTORY SUPERVISOR

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

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

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

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

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

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 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 January 29, 2010

Signature /s/ Michael David Shepherd
Michael David Shepherd
Debtor

Date January 29, 2010

Signature /s/ Jeanetta R Shepherd
Jeanetta R Shepherd
Joint Debtor

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

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re Michael David Shepherd
Jeanetta R Shepherd

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Amalgamated Bk Chicago Po Box 1106 Chicago, IL 60690	Amalgamated Bk Chicago Po Box 1106 Chicago, IL 60690	CreditCard-Mastercard		16,304.00
American Exprss/Costco Po Box 650448 Dallas, TX 75265-0448	American Exprss/Costco Po Box 650448 Dallas, TX 75265-0448	credit card purchases		12,625.00
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	453 Crane Drive Lawrenceville, GA 30044		100,000.00 (68,706.00 secured)
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	3483 Newton's Crest (lot 57) Snellville, GA 30078		182,250.00 (138,875.00 secured)
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	3473 Newton's Crest (lot 58) Snellville, GA		179,250.00 (139,986.00 secured)
Bank Of America De5-019-03-07 Newark, DE 19714	Bank Of America De5-019-03-07 Newark, DE 19714	CreditCard-Visa		35,255.00
Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	1600 Briergate Drive Duluth, GA 30097 (personal residence)		637,000.00 (430,551.00 secured)
Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	3482 Summit Creek Lane Loganville, GA 30052		122,400.00 (96,152.00 secured)
Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	3472 Summit Creek Lane Loganville, GA 30052		122,400.00 (98,010.00 secured)

B4 (Official Form 4) (12/07) - Cont.
Michael David Shepherd
 In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	390 Twinbrook Way Lawrenceville, GA 30043		146,400.00 (124,937.00 secured)
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	ChargeAccount-Vis a		15,051.00
Citimortgage Inc Po Box 9438,dept 0251 Gaithersburg, MD 20898	Citimortgage Inc Po Box 9438,dept 0251 Gaithersburg, MD 20898	975 Martin Field Drive Lawrenceville, GA 30045		192,000.00 (141,198.00 secured)
GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	1600 Briergate Drive Duluth, GA 30097 (personal residence)		135,583.00 (430,551.00 secured) (637,000.00 senior lien)
Home Depot Credit Services PO Box 6029 The Lakes, NV 88901-6029	Home Depot Credit Services PO Box 6029 The Lakes, NV 88901-6029	credit card purchases		28,510.00
Internal Revenue Service PO Box 105416 Atlanta, GA 30348-5406	Internal Revenue Service PO Box 105416 Atlanta, GA 30348-5406	taxes from IRA withdraw currently making payments of \$800.00 per month		14,864.36
Tinker Fcu 4140 West I 40 Oklahoma City, OK 73108	Tinker Fcu 4140 West I 40 Oklahoma City, OK 73108	CreditCard-Visa		22,170.00
United Community Bank 1015 Buford Highway Cumming, GA 30041	United Community Bank 1015 Buford Highway Cumming, GA 30041	First Mortgage on property owned by DreamQuest, LLC 3433 Newton's Crest (lot 61) Snellville, GA 30078 FMV:\$143,016		146,363.00
United Community Bank 1015 Buford Highway Cumming, GA 30041	United Community Bank 1015 Buford Highway Cumming, GA 30041	First Mortgage on property owned by DreamQuest, LLC 3483 Newton's Crest (lot 62) Snellville, GA 30078 FMV:\$140,184		146,363.00

B4 (Official Form 4) (12/07) - Cont.
Michael David Shepherd
 In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Unity Community Bank 1015 Buford Highway Cumming, GA 30041	Unity Community Bank 1015 Buford Highway Cumming, GA 30041	First Mortgage on property owned by DreamQuest, LLC 3503 Newton's Crest (lot 55) Snellville, GA 30078 FMV: \$147,712		159,437.00
Unity Communtiy Bank 1015 Buford Highway Cumming, GA 30041	Unity Communtiy Bank 1015 Buford Highway Cumming, GA 30041	First Mortgage on property owned by DreamQuest, LLC 3513 Newton's Crest (lot 54) Snellville, GA 30078 FMV: \$148,173		165,511.00

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

We, **Michael David Shepherd** and **Jeanetta R Shepherd**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **January 29, 2010**

Signature **/s/ Michael David Shepherd**
Michael David Shepherd
 Debtor

Date **January 29, 2010**

Signature **/s/ Jeanetta R Shepherd**
Jeanetta R Shepherd
 Joint Debtor

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

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
453 Crane Drive Lawrenceville, GA 30044	Owner	W	68,706.00	100,000.00
149 Harmony Grove Road Lilburn, GA 30047	Owner	H	147,965.00	131,297.00
5448 Hunnington Mill Drive Flowery Branch, G a30542	Owner	W	111,276.00	116,250.00
975 Martin Field Drive Lawrenceville, GA 30045	Owner	H	141,198.00	192,000.00
3473 Newton's Crest (lot 58) Snellville, GA	Owner	W	139,986.00	179,250.00
3483 Newton's Crest (lot 57) Snellville, GA 30078	Owner	W	138,875.00	182,250.00
1637 Paces Vale Court Buford, GA 30043	Owner	H	151,767.00	161,250.00
7001 Valley Forge Drive Flowery Branch, GA 30542	Owner	H	132,108.00	129,000.00
2273 Hillbriar Drive Buford, GA 30518	Owner	W	106,395.00	108,000.00
1245 Shelton Way Lawrenceville, GA 30043	Owner	H	105,039.00	113,512.00
1782 Marsh Creek Place Lawrenceville, GA 30043	Owner	H	98,172.00	98,866.00
1600 Briergate Drive Duluth, GA 30097 (personal residence)	Owner	H	430,551.00	772,583.00
Sub-Total >			1,772,038.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

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
390 Twinbrook Way Lawrenceville, GA 30043	Owner	H	124,937.00	146,400.00
3482 Summit Creek Lane Loganville, GA 30052	Owner	H	96,152.00	122,400.00
3472 Summit Creek Lane Loganville, GA 30052	Owner	H	98,010.00	134,539.00
4734 Eagle Watch Drive Flowery Branch, G A30542	Owner	J	120,384.00	108,199.00
4624 Fox Forrest Drive Flowery Branch, GA 30542	Owner	J	116,919.00	105,876.00
6509 Germantown Drive Flowery Branch, GA 30542	Owner	J	133,118.00	107,728.00
7110 Independence Drive Flowery Branch, GA 30542	Owner	J	136,653.00	106,649.00
2501 Neustadt Court Buford, GA 30519	Owner	W	111,276.00	121,228.00
NOTE: Property values do not include any reductions for costs of sale which will be addressed in Debtor's plan.		J	0.00	0.00

Sub-Total > **937,449.00** (Total of this page)

Total > **2,709,487.00**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		cash	J	500.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BB&T account ending 3118	J	2,167.00
		BB&T account ending 3126	J	8,444.00
		BB&T account ending 3807- business checking account	J	9,170.00
		Bank of America account ending 9053	J	983.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		BB&T account ending 3785	J	22,860.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room set, dining room set, Bedroom set, kitchen table & chairs, basement furniture, piano, office furniture	J	15,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Classic set of books	J	200.00
6. Wearing apparel.		men's and woman's clothes	J	500.00
7. Furs and jewelry.		wedding rings	J	2,500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
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-Total >				62,324.00
(Total of this page)				

3 continuation sheets attached to the Schedule of Personal Property

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.		IRA - Money Concepts Capital Corp.	J	95,273.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Dream Quest, LLC- Real Estate Management company Assets: 3343 Newton Crest- FMV: \$128,714; owe:\$146,363 3443 Newton's Crest- FMV: \$126,166; owe \$146,363 3503 Newton's Crest- FMV:\$1132,941; owe \$159,437 3513 Newton's Crest- FMV: \$138,897; owe \$165,510 Net: -\$38,592.00	J	0.00
14. Interests in partnerships or joint ventures. Itemize.		DEQ Technical Services, LLC 7767 Maida Vale Circle Powell, TN 37849 Manufacturing Rep Company (no assets)	H	0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Kurt Shepherd, Son Repayment for car (Chevy Malibu-title in Jeanetta's name)	J	3,000.00
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			

Sub-Total > **98,273.00**
(Total of this page)

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

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.		2004 Dodge Dakota SRS-poor condition	J	5,000.00
		2004 Buick Ranier CXL- good condition	J	11,000.00
		2005 Chevy Malibu-Fair condition- Son's car	J	5,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		2 desktop computers, 2 laptop computers	J	500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **21,500.00**
(Total of this page)

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

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	tools		J	300.00

Sub-Total > **300.00**
(Total of this page)
Total > **182,397.00**

(Report also on Summary of Schedules)

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

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand cash	Ga. Code Ann. § 44-13-100(a)(6)	500.00	500.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit BB&T account ending 3126	Ga. Code Ann. § 44-13-100(a)(6)	1,530.00	8,444.00
BB&T account ending 3807- business checking account	Ga. Code Ann. § 44-13-100(a)(6)	9,170.00	9,170.00
Household Goods and Furnishings Living room set, dining room set, Bedroom set, kitchen table & chairs, basement furniture, piano, office furniture	Ga. Code Ann. § 44-13-100(a)(4)	8,800.00	15,000.00
Books, Pictures and Other Art Objects; Collectibles Classic set of books	Ga. Code Ann. § 44-13-100(a)(4)	200.00	200.00
Wearing Apparel men's and woman's clothes	Ga. Code Ann. § 44-13-100(a)(4)	500.00	500.00
Furs and Jewelry wedding rings	Ga. Code Ann. § 44-13-100(a)(5)	1,000.00	2,500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans IRA - Money Concepts Capital Corp.	Ga. Code Ann. § 44-13-100(a)(2.1)	95,273.00	95,273.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Buick Ranier CXL- good condition	Ga. Code Ann. § 44-13-100(a)(3)	4,500.00	11,000.00
2005 Chevy Malibu-Fair condition- Son's car	Ga. Code Ann. § 44-13-100(a)(3)	2,500.00	5,000.00
Office Equipment, Furnishings and Supplies 2 desktop computers, 2 laptop computers	Ga. Code Ann. § 44-13-100(a)(4)	500.00	500.00

Total: **124,473.00** **148,087.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

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

In re **Michael David Shepherd**
Jeanetta R Shepherd

Case No. _____

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	Husband, Wife, Joint or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
ACCOUNT NO. xxxxxxxx0658							
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	J	Opened 2/01/06 Last Active 9/01/09 First Mortgage 453 Crane Drive Lawrenceville, GA 30044					
		VALUE \$68,706.00				\$100,000.00	\$31,294.00
ACCOUNT NO. xxxxxxxx3277							
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	W	Opened 8/01/07 Last Active 9/10/09 First Mortgage 3483 Newton's Crest (lot 57) Snellville, GA 30078					
		VALUE \$138,875.00				\$182,250.00	\$43,375.00

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

Michael David Shepherd

In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	Husband, Wife, Joint or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	J					
ACCOUNT NO. xxxxxxxx0491 Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		H						
							\$161,250.00	\$9,483.00
ACCOUNT NO. xxxxxxxx0777 Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		H						
							\$129,000.00	\$0.00
ACCOUNT NO. xxxxxxxx3574 Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		J						
							\$179,250.00	\$39,264.00
ACCOUNT NO. xxxxxxxx4730 Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		J						
							\$116,250.00	\$4,974.00

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

Michael David Shepherd

In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	Husband, Wife, Joint or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
ACCOUNT NO. xxxxxxxx4722 Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363			J	Opened 7/01/04 Last Active 9/10/09 First Mortgage 2273 Hillbriar Drive Buford, GA 30518			\$108,000.00	\$1,605.00
				VALUE \$106,395.00				
ACCOUNT NO. xxxxx0041 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062			H	Opened 9/01/05 Last Active 11/06/09 First Mortgage 1600 Briergate Drive Duluth, GA 30097 (personal residence)			\$637,000.00	\$206,449.00
				VALUE \$430,551.00				
ACCOUNT NO. xxxx1876 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062			J	Opened 4/01/03 Last Active 10/16/09 First Mortgage 4624 Fox Forrest Drive Flowery Branch, GA 30542			\$78,223.00	\$0.00
				VALUE \$116,919.00				
ACCOUNT NO. xxxx1871 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062			J	Opened 4/29/03 Last Active 9/22/09 Home Equity Line 4734 Eagle Watch Drive Flowery Branch, G A30542			\$27,216.00	\$0.00
				VALUE \$120,384.00				

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

Michael David Shepherd

In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	Husband, Wife, Joint or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		J	H					
ACCOUNT NO. xxxx1879 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		J						
			Opened 4/29/03 Last Active 9/22/09 Home Equity Line 4624 Fox Forrest Drive Flowery Branch, GA 30542 VALUE \$116,919.00				\$27,653.00	\$0.00
ACCOUNT NO. xxxxx7958 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		H						
			Opened 12/01/06 Last Active 11/06/09 First Mortgage 390 Twinbrook Way Lawrenceville, GA 30043 VALUE \$124,937.00				\$146,400.00	\$21,463.00
ACCOUNT NO. xxxx1886 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		J						
			Opened 4/01/03 Last Active 9/22/09 Home Equity Line 7110 Independence Drive Flowery Branch, GA 30542 VALUE \$136,653.00				\$27,653.00	\$0.00
ACCOUNT NO. xxxx1883 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		J						
			Opened 4/01/03 Last Active 10/16/09 First Mortgage 7110 Independence Drive Flowery Branch, GA 30542 VALUE \$136,653.00				\$78,996.00	\$0.00

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

Michael David Shepherd

In re Jeanetta R Shepherd

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	Husband, Wife, Joint or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	J					
ACCOUNT NO. xxxxx6838 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		H						
							\$122,400.00	\$24,390.00
ACCOUNT NO. xxxx1888 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		J						
							\$21,683.00	\$0.00
ACCOUNT NO. xxxxx9574 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		H						
							\$122,400.00	\$26,248.00
ACCOUNT NO. xxxx8557 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		J						
							\$121,228.00	\$9,952.00

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

Michael David Shepherd

In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. xxxx1887 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	J	J	Opened 4/01/03 Last Active 10/16/09 First Mortgage 6509 Germantown Drive Flowery Branch, GA 30542				\$86,045.00	\$0.00
			VALUE \$133,118.00					
ACCOUNT NO. xxxx1867 Bank of America Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	J	J	Opened 4/01/03 Last Active 10/16/09 First Mortgage 4734 Eagle Watch Drive Flowery Branch, G A30542				\$80,983.00	\$0.00
			VALUE \$120,384.00					
ACCOUNT NO. xxx1181 Caf Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160	H	H	Opened 5/01/07 Last Active 5/01/07 Automobile				\$0.00	\$0.00
			VALUE \$0.00					
ACCOUNT NO. xxxxxxxxx4516 Chase Po Box 24696 Columbus, OH 43224	H	H	Opened 11/01/03 Last Active 9/10/09 First Mortgage 1782 Marsh Creek Place Lawrenceville, GA 30043				\$98,866.00	\$694.00
			VALUE \$98,172.00					

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

Michael David Shepherd

In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. xxxxxxxxx3615			Opened 11/01/03 Last Active 9/10/09					
Chase Po Box 24696 Columbus, OH 43224		H	First Mortgage 149 Harmony Grove Road Lilburn, GA 30047					
			VALUE \$147,965.00				\$131,297.00	\$0.00
ACCOUNT NO. xxxxxxxxx4367			Opened 11/01/03 Last Active 9/10/09					
Chase Po Box 24696 Columbus, OH 43224		H	First Mortgage 1245 Shelton Way Lawrenceville, GA 30043					
			VALUE \$105,039.00				\$113,512.00	\$8,473.00
ACCOUNT NO. xxxx7870			Opened 4/01/06 Last Active 10/05/09					
Citimortgage Inc Po Box 9438,dept 0251 Gaithersburg, MD 20898		H	First Mortgage 975 Martin Field Drive Lawrenceville, GA 30045					
			VALUE \$141,198.00				\$192,000.00	\$50,802.00
ACCOUNT NO. 4678			Opened 12/01/06 Last Active 9/22/09					
First TN Bank Mp 6522 Chapman Hwy Knoxville, TN 37920		H	Second Mortgage 3472 Summit Creek Lane Loganville, GA 30052					
			VALUE \$98,010.00				\$12,139.00	\$12,139.00

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

Michael David Shepherd

In re **Jeanetta R Shepherd**

Case No. _____

Debtor(s) _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	H U S B W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. xxxxxx6636			Opened 9/01/05 Last Active 11/13/09					
GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034		H	Second Mortgage 1600 Briergate Drive Duluth, GA 30097 (personal residence)				\$135,583.00	\$135,583.00
			VALUE \$430,551.00				\$3,237,277.00	\$626,188.00
Total(s) (Use only on last page)							\$3,237,277.00	\$626,188.00

Note: Property values do not include any reductions for costs of sale which will be addressed in Debtor's plan.

(Report also on Summary of Schedules)

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

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

In re Michael David Shepherd, Jeanetta R Shepherd

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

Domestic support obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

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

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

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

Taxes and certain other debts owed to governmental units

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

Commitments to maintain the capital of an insured depository institution

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

Claims for death or personal injury while debtor was intoxicated

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

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

B6E (Official Form 6E) (12/07) - Cont.

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

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

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Internal Revenue Service PO Box 105416 Atlanta, GA 30348-5406			taxes from IRA withdraw currently making payments of \$800.00 per month					0.00
		J					14,864.36	14,864.36
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	14,864.36	0.00	14,864.36
Total (Report on Summary of Schedules)	14,864.36	0.00	14,864.36

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxx7131 Acs/dept Of Ed 2828 North Haskell Dallas, TX 75204		H				1,878.00
Account No. xxxxxxxxxxxx4709 Amalgamated Bk Chicago Po Box 1106 Chicago, IL 60690		J				16,304.00
Account No. xxxx-xxxxxx-x1000 American Exprss/Costco Po Box 650448 Dallas, TX 75265-0448		J				12,625.00
Account No. xxxx xxxx xxxx 4017 Bank Of America De5-019-03-07 Newark, DE 19714		J				35,255.00
Subtotal (Total of this page)						66,062.00

4 continuation sheets attached

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx xxxxx80 02 Builders Insurance PO Box 723026 Atlanta, GA 31139		J	insurance premium after account was closed		X	1,136.00
Account No. xxxx-xxxx-xxxx-6314 Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	Opened 2/01/02 Last Active 10/19/09 ChargeAccount-Visa			15,051.00
Account No. xx0118 DEMG PO Box 8348 Van Nuys, CA 91409		J	purchase (Ab Circle Pro)			40.00
Account No. xxxxxxxxxxxx0001 Edfinancial/ctsfc 123 Center Park Dr Knoxville, TN 37922		H	Opened 10/16/08 Last Active 2/06/09 Educational			Unknown
Account No. xxxxxxxx6466 Gemb/care Credit 950 Forrer Blvd Kettering, OH 45420		J	Opened 7/01/09 Last Active 10/19/09 ChargeAccount			8,937.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	25,164.00

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxx6397 Georgia Student Finance Comm 2082 East Exchange Place Tucker, GA 30084		J	education- Young Harris College			2,750.00
Account No. xxxx-xxxx-xxxx-0501 Home Depot Credit Services PO Box 6029 The Lakes, NV 88901-6029		J	credit card purchases			28,510.00
Account No. xxxxxxxxxxxx2445 HSBC / Costco Attention: Bankruptcy Dept Po Box 15522 Wilmington, DE 19850		J	Opened 5/01/09 Last Active 7/29/09 ChargeAccount-Northern Tool & equip			2,019.00
Account No. xxxxxxxx1964 Newton's Crest HOA, Inc Heritage Property Management Po BOx 580104 Charlotte, NC 28258		J	Lawn Maintenance fine		X	100.14
Account No. xxxxxxxx1965 Newton's Crest HOA, Inc Heritage Property Management PO Box 580104 Charlotte, NC 28258		J	Lawn Maintenance fine		X	184.15
Subtotal (Total of this page)						33,563.29

Sheet no. 2 of 4 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxx 9 200 Scotts Lawn Service SLS Payment Processing PO Box 742585 Cincinnati, OH 45274-2585		J	service			X	584.00
Account No. xxx4098 SKO Brenner American, Inc PO Box 230 Farmingdale, NY 11735		J	Exercise program			X	80.00
Account No. xxxx-xxxx-xxxx-3333 Tinker Fcu 4140 West I 40 Oklahoma City, OK 73108		H	Opened 7/01/92 Last Active 11/15/09 CreditCard-Visa				22,170.00
Account No. xxxxxxxx1036 Tinker Fcu 4140 West I 40 Oklahoma City, OK 73108		H	Opened 7/29/92 Last Active 11/13/09 CreditCard				0.00
Account No. xxxxxxxx1026 Tinker Fcu 4140 West I 40 Oklahoma City, OK 73108		H	Opened 7/29/92 Last Active 3/12/09 CreditCard				0.00
Subtotal (Total of this page)							22,834.00

Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx0588 United Community Bank 1015 Buford Highway Cumming, GA 30041		J	First Mortgage on property owned by DreamQuest, LLC 3483 Newton's Crest (lot 62) Snellville, GA 30078 FMV:\$140,184				146,363.00
Account No. xxxxxx0581 United Community Bank 1015 Buford Highway Cumming, GA 30041		J	First Mortgage on property owned by DreamQuest, LLC 3433 Newton's Crest (lot 61) Snellville, GA 30078 FMV:\$143,016				146,363.00
Account No. xxxxxx0574 Unity Community Bank 1015 Buford Highway Cumming, GA 30041		J	First Morgage on property owned by DreamQuest, LLC 3503 Newton's Crest (lot 55) Snellville, GA 30078 FMV: \$147,712				159,437.00
Account No. xxxxxx0567 Unity Communtiy Bank 1015 Buford Highway Cumming, GA 30041		J	First Mortgage on propery owned by DreamQuest, LLC 3513 Newton's Crest (lot 54) Snellville, GA 30078 FMV: \$148,173				165,511.00
Account No. Wanda Snider 24205 East 340 Road Chelsea, OK 74016		J	loan				30,000.00
Subtotal (Total of this page)							647,674.00
Total (Report on Summary of Schedules)							795,297.29

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

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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

In re **Michael David Shepherd,
Jeanetta R Shepherd**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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_____ continuation sheets attached to Schedule of Codebtors

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

In re **Michael David Shepherd**
Jeanetta R Shepherd

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Daughter	AGE(S): 20 years 23 years
Employment:	DEBTOR	SPOUSE
Occupation	VP-Sales	Real Estate Manager
Name of Employer	DEQ Technical Sales	Self employed
How long employed	2.5 years	20 years
Address of Employer	7767 Maida Vale Circle Powell, TN 37849	

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 11,992.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 11,992.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 1,792.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): _____	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,792.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 10,200.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 22,935.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): _____	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 22,935.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 10,200.00	\$ 22,935.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 33,135.00	

(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:

Debtor's taxes may increase after plan is adjusted due to potential loss of mortgage interest credit.

In re Michael David Shepherd
Jeanetta R Shepherd

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Attachment A

Property Description	Monthly Rent
453 Crane Drive, Lawrenceville, GA 30044	\$735.00
4734 Eagle Watch Drive, Flowery Branch, GA 30542	\$1,175.00
4624 Fox Forrest Drive, Flowery Branch, GA 30542	\$1,035.00
6509 Germantown Drive, Flowery Branch, GA 30542	\$1,045.00
149 Harmony Grove Road, Lilburn, GA 30047	\$1,175.00
2273 Hillbriar Drive, Buford, GA 30518	\$945.00
5448 Hunnington Mill Drive, Flowery Branch, GA 30542	\$861.00
7110 Independence Drive, Flowery Branch, GA 30542	\$1,100.00
1782 Marsh Creek Drive, Lawrenceville, GA 30043	\$950.00
975 Martin Field Drive, Lawrenceville, GA 30045	\$1,250.00
2501 Neustadt Court, Buford, GA 30519	\$800.00
3473 Newtons Crest (lot 58), Snellville, GA	\$1,425.00
3483 Newtons Crest (lot 57), Snellville, GA	\$1,295.00
3433 Newtons Crest (lot 62), Snellville, GA	\$1,375.00
3443 Newtons Crest (lot 61), Snellville, GA	\$1,350.00
3503 Newtons Crest (lot 55), Snellville, GA	\$1,475.00
3513 Newtons Crest (lot 54), Snellville, GA	\$1,350.00
1637 Paces Vale Court, Buford, GA 30043	\$1,095.00
1245 Shelton Way, Lawrenceville, GA 30043	\$1,150.00
3472 Summit Creek Lane, Loganville, GA 30052	\$1,125.00
3482 Summit Creek Lane, Loganville, GA 30052	\$825.00
390 Twinbrook Way, Lawrenceville, GA 30043	\$1,295.00
7001 Valley Forge Drive, Flowery Branch, GA 30542	\$1,100.00

NOTE: "Monthly Rent" reflects amount due, amount actually received may differ.

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

In re Michael David Shepherd
Jeanetta R Shepherd Debtor(s) Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>4,401.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>365.00</u>
b. Water and sewer		\$	<u>146.00</u>
c. Telephone		\$	<u>35.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>365.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>950.00</u>
5. Clothing		\$	<u>100.00</u>
6. Laundry and dry cleaning		\$	<u>25.00</u>
7. Medical and dental expenses		\$	<u>250.00</u>
8. Transportation (not including car payments)		\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>200.00</u>
10. Charitable contributions		\$	<u>700.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>112.00</u>
c. Health		\$	<u>370.00</u>
d. Auto		\$	<u>200.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>IRS- tax payment for IRA withdraw</u>		\$	<u>800.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Management upkeep fee (10% of rent)</u>		\$	<u>2,213.45</u>
Other <u>Rental Mortgage Payments (see Attachment A)</u>		\$	<u>22,134.50</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>33,766.95</u>
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		\$	<u>33,135.00</u>
b. Average monthly expenses from Line 18 above		\$	<u>33,766.95</u>
c. Monthly net income (a. minus b.)		\$	<u>-631.95</u>

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

Michael David Shepherd

In re Jeanetta R Shepherd

Case No.

Debtor(s)

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

Other Utility Expenditures:

Cell phone	\$	100.00
Internet	\$	50.00
Cable	\$	75.00
HOA fee	\$	140.00
Total Other Utility Expenditures	\$	365.00

In re Michael David Shepherd
Jeanetta R Shepherd

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Attachment A

Property Description	Monthly Mortgage
453 Crane Drive, Lawrenceville, GA 30044	\$793.13
4734 Eagle Watch Drive, Flowery Branch, GA 30542	\$971.10
4624 Fox Forrest Drive, Flowery Branch, GA 30542	\$991.39
6509 Germantown Drive, Flowery Branch, GA 30542	\$952.23
149 Harmony Grove Road, Lilburn, GA 30047	\$1,157.06
2273 Hillbriar Drive, Buford, GA 30518	\$455.65
5448 Hunnington Mill Drive, Flowery Branch, GA 30542	\$485.94
711 Independence Drive, Flowery Branch, GA 30542	\$1,004.96
1782 Marsh Creek Drive, Lawrenceville, GA 30043	\$810.96
975 Martin Field Drive, Lawrenceville, GA 30045	\$1,586.66
2501 Neustadt Court, Buford, GA 30519	\$742.91
3473 Newtons Crest (lot 58), Snellville, GA	\$1,477.98
3483 Newtons Crest (lot 57), Snellville, GA	\$1,487.97
3433 Newtons Crest (lot 62), Snellville, GA	\$950.00
3443 Newtons Crest (lot 61), Snellville, GA	\$950.00
3503 Newtons Crest (lot 55), Snellville, GA	\$950.00
3513 Newtons Crest (lot 54), Snellville, GA	\$950.00
1637 Paces Vale Court, Buford, GA 30043	\$685.42
1245 Shelton Way, Lawrenceville, GA 30043	\$892.36
3472 Summit Creek Lane, Loganville, GA 30052	\$1,078.47
3482 Summit Creek Lane, Loganville, GA 30052	\$974.21
390 Twinbrook Way, Lawrenceville, GA 30043	\$1,149.46
7001 Valley Forge Drive, Flowery Branch, GA 30542	<u>\$636.71</u>
TOTAL:	\$22,134.57

United States Bankruptcy Court Northern District of Georgia (ALL DIVISIONS)

In re Michael David Shepherd Jeanetta R Shepherd

Debtor(s)

Case No.

Chapter 11

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 that 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 to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

Table with 3 rows: For legal services, I have agreed to accept; Prior to the filing of this statement I have received; Balance Due. All entries are \$ per retainer agreement.

2. \$ 1039.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

[X] Debtor [] Other (specify):

4. The source of compensation to be paid to me is:

[X] Debtor [] Other (specify):

5. [X] 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:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. Services described more completely in retainer agreement.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

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 this bankruptcy proceeding.

Dated: _____

/s/ Ian M. Falcone
Ian M. Falcone 254470
The Falcone Law Firm, P.C.
363 Lawrence Street
Marietta, GA 30060
(770) 426-9359 Fax: (770) 426-8968
attorneys@falconefirm.com

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

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re Michael David Shepherd,
Jeanetta R Shepherd Case No. _____
Debtors 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	2	2,709,487.00		
B - Personal Property	Yes	4	182,397.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	8		3,237,277.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		14,864.36	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		795,297.29	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			33,135.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			33,766.95
Total Number of Sheets of ALL Schedules		29			
		Total Assets	2,891,884.00		
			Total Liabilities	4,047,438.65	

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re Michael David Shepherd,
Jeanetta R Shepherd Case No. _____
Debtors Chapter 11

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

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

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

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

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

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

State the following:

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

State the following:

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

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

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re **Michael David Shepherd
Jeanetta R Shepherd**

Debtor(s)

Case No.

Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 29, 2010

Signature /s/ Michael David Shepherd
Michael David Shepherd
Debtor

Date January 29, 2010

Signature /s/ Jeanetta R Shepherd
Jeanetta R Shepherd
Joint Debtor

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

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re **Michael David Shepherd
Jeanetta R Shepherd**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **January 29, 2010**

/s/ Michael David Shepherd

Michael David Shepherd

Signature of Debtor

Date: **January 29, 2010**

/s/ Jeanetta R Shepherd

Jeanetta R Shepherd

Signature of Debtor

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA (ALL DIVISIONS)
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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

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

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Northern District of Georgia (ALL DIVISIONS)**

In re **Michael David Shepherd
Jeanetta R Shepherd**

Debtor(s)

Case No.

Chapter **11**

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

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Michael David Shepherd
Jeanetta R Shepherd**

Printed Name(s) of Debtor(s)

X **/s/ Michael David Shepherd**

Signature of Debtor

January 29, 2010

Date

Case No. (if known)

X **/s/ Jeanetta R Shepherd**

Signature of Joint Debtor (if any)

January 29, 2010

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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

In re Michael David Shepherd
Jeanetta R Shepherd
 Debtor(s)
 Case Number: _____
 (If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

Part I. CALCULATION OF CURRENT MONTHLY INCOME																					
1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			Column A	Column B																
		Debtor's	Spouse's																		
		Income	Income																		
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 11,512.45	\$ 666.67																		
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 0.00	\$ 0.00																		
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																		
c.	Business income	Subtract Line b from Line a																			
4	<p>Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 22,935.29</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 29,489.09</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 22,935.29	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 29,489.09	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 0.00	\$ 22,935.29																		
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 29,489.09																		
c.	Rent and other real property income	Subtract Line b from Line a																			
5	Interest, dividends, and royalties.	\$ 0.00	\$ 0.00																		
6	Pension and retirement income.	\$ 0.00	\$ 0.00																		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	\$ 0.00	\$ 0.00																		
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ 0.00</td> <td style="width: 30%;">Spouse \$ 0.00</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																			
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ 0.00	\$ 0.00				
		Debtor	Spouse																		
a.		\$	\$																		
b.		\$	\$																		
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ 11,512.45	\$ 666.67																		

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 12,179.12
----	--	---------------------

Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>January 29, 2010</u>	Signature: <u>/s/ Michael David Shepherd</u> Michael David Shepherd (Debtor)
	Date: <u>January 29, 2010</u>	Signature <u>/s/ Jeanetta R Shepherd</u> Jeanetta R Shepherd (Joint Debtor, if any)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **07/01/2009** to **12/31/2009**.

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

Source of Income: **DEQ**

Income by Month:

6 Months Ago:	<u>07/2009</u>	<u>\$9,871.75</u>
5 Months Ago:	<u>08/2009</u>	<u>\$15,461.00</u>
4 Months Ago:	<u>09/2009</u>	<u>\$8,005.75</u>
3 Months Ago:	<u>10/2009</u>	<u>\$20,763.00</u>
2 Months Ago:	<u>11/2009</u>	<u>\$8,973.20</u>
Last Month:	<u>12/2009</u>	<u>\$6,000.00</u>
Average per month:		<u>\$11,512.45</u>

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **07/01/2009** to **12/31/2009**.

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

Source of Income: **Contracting**

Income by Month:

6 Months Ago:	07/2009	\$0.00
5 Months Ago:	08/2009	\$0.00
4 Months Ago:	09/2009	\$0.00
3 Months Ago:	10/2009	\$2,000.00
2 Months Ago:	11/2009	\$0.00
Last Month:	12/2009	\$2,000.00
Average per month:		\$666.67

Line 4 - Rent and other real property income

Source of Income: **Rental Income**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	07/2009	\$25,188.00	\$46,972.58	\$-21,784.58
5 Months Ago:	08/2009	\$26,477.25	\$46,318.04	\$-19,840.79
4 Months Ago:	09/2009	\$17,950.50	\$33,840.12	\$-15,889.62
3 Months Ago:	10/2009	\$26,826.00	\$17,060.71	\$9,765.29
2 Months Ago:	11/2009	\$23,117.00	\$23,673.97	\$-556.97
Last Month:	12/2009	\$18,053.00	\$9,069.10	\$8,983.90
Average per month:		\$22,935.29	\$29,489.09	\$-6,553.80

Average Monthly NET Income:

\$-6,553.80

Acs/dept Of Ed
2828 North Haskell
Dallas, TX 75204

Amalgamated Bk Chicago
Po Box 1106
Chicago, IL 60690

American Exprss/Costco
Po Box 650448
Dallas, TX 75265-0448

Americas Servicing Co
Attention: Bankruptcy
1 Home Campus
Des Moines, IA 50328

Aurora Loan Services
Attn: Bankruptcy Dept.
Po Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
Attn: Bankruptcy Dept.
Po Box 1706
Scottsbluff, NE 69363

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Scottsbluff, NE 69363

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Attn: Bankruptcy Dept.
Po Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
Attn: Bankruptcy Dept.
Po Box 1706
Scottsbluff, NE 69363

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank Of America
De5-019-03-07
Newark, DE 19714

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Builders Insurance
PO Box 723026
Atlanta, GA 31139

Caf
Attn: Bankruptcy
Po Box 440609
Kennesaw, GA 30160

Capital 1 Bank
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Chase
Po Box 24696
Columbus, OH 43224

Chase
Po Box 24696
Columbus, OH 43224

Chase
Po Box 24696
Columbus, OH 43224

Citimortgage Inc
Po Box 9438,dept 0251
Gaithersburg, MD 20898

DEMG
PO Box 8348
Van Nuys, CA 91409

Edfinancial/ctsfc
123 Center Park Dr
Knoxville, TN 37922

First TN Bank Mp
6522 Chapman Hwy
Knoxville, TN 37920

Gemb/care Credit
950 Forrer Blvd
Kettering, OH 45420

Georgia Student Finance Comm
2082 East Exchange Place
Tucker, GA 30084

GMAC
Attention: Bankruptcy Dept.
1100 Virginia Drive
Fort Washington, PA 19034

Home Depot Credit Services
PO Box 6029
The Lakes, NV 88901-6029

HSBC / Costco
Attention: Bankruptcy Dept
Po Box 15522
Wilmington, DE 19850

Internal Revenue Service
PO Box 105416
Atlanta, GA 30348-5406

Newton's Crest HOA, Inc
Heritage Property Management
Po B0x 580104
Charlotte, NC 28258

Newton's Crest HOA, Inc
Heritage Property Management
PO Box 580104
Charlotte, NC 28258

Provida Life Services, Inc
PO Box 57287
Sherman Oaks, CA 91413

Scotts Lawn Service
SLS Payment Processing
PO Box 742585
Cincinnati, OH 45274-2585

SKO Brenner American, Inc
PO Box 230
Farmingdale, NY 11735

Tinker Fcu
4140 West I 40
Oklahoma City, OK 73108

Tinker Fcu
4140 West I 40
Oklahoma City, OK 73108

Tinker Fcu
4140 West I 40
Oklahoma City, OK 73108

United Community Bank
1015 Buford Highway
Cumming, GA 30041

United Community Bank
1015 Buford Highway
Cumming, GA 30041

Unity Community Bank
1015 Buford Highway
Cumming, GA 30041

Unity Communtiy Bank
1015 Buford Highway
Cumming, GA 30041

Wanda Snider
24205 East 340 Road
Chelsea, OK 74016