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B1 (Official Form 1)(1/08)	DUC	cument	га	ge 1 of	20					
	States Bankr thern District o						Voluntary Petition			
Name of Debtor (if individual, enter Last, First, <b>Gunby, Collette L</b>	Middle):		Name	of Joint De	ebtor (Spouse)	) (Last, First, M	iddle):			
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years		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-Taxpa (if more than one, state all) <b>xxx-xx-9436</b>	yer I.D. (ITIN) No./C		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)							
Street Address of Debtor (No. and Street, City, a 5621 Wildwood Trail Lithonia, GA	nd State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Street	;, City, and State): ZIP Code			
County of Residence or of the Principal Place of DeKalb		0038	Count	y of Reside	ence or of the	Principal Place	of Business:			
Mailing Address of Debtor (if different from stre	et address).		Mailin	o Address	of Joint Debt	or (if different f	rom street address):			
Maning Address of Debtor (if different from suc	et address).		wranni	g Audress	of Joint Debu	or (ir different i	ioni sueet autress).			
		ZIP Code	_				ZIP Code			
Location of Principal Assets of Business Debtor (if different from street address above):										
<b>Type of Debtor</b> (Form of Organization)		<b>f Business</b> one box)					y <b>Code Under Which</b> (Check one box)			
<ul> <li>(Check one box)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	iness al Estate as 6 01 (51B) ker <b>npt Entity</b> if applicable) exempt orga f the United	nization	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 12 Chapter 13 Of a Foreign Nonmain Proceed Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business d							
	Code (the Intern			a perso		household purpos				
<ul> <li>Filing Fee (Check on</li> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (application for the court's consist unable to pay fee except in installments. R</li> <li>Filing Fee waiver requested (applicable to chattach signed application for the court's constant of the court's consta</li></ul>	at the debto ial Form 3A. nly). Must	r Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busing not a small bu aggregate non s or affiliates) ble boxes: being filed wi ces of the plar	usiness debtor a contingent liqu are less than \$2 ith this petition. n were solicited	fined in 11 U.S.C. § 101(51D). s defined in 11 U.S.C. § 101(51D). idated debts (excluding debts owed 2,190,000.				
Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prop- there will be no funds available for distributi	erty is excluded and a	dministrativ		s paid,		THIS SP	ACE IS FOR COURT USE ONLY			
Estimated Number of Creditors		□ 10,001-	25,001- 50,000	□ 50,001- 100,000	OVER 100,000					
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to million to	\$1,000,001         \$10,000,001           \$10         to \$50           million         million	\$50,000,001 to \$100	100,000,001 to \$500 million	500,000,001 to \$1 billion	More than \$1 billion					
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion						

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B1 (Official Form	m 1)(1/08) Document	Page 2 of 26	Page 2				
Voluntary		Name of Debtor(s): Gunby, Collette L	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~				
(This page mu	st be completed and filed in every case)						
	All Prior Bankruptcy Cases Filed Within Last						
Location Where Filed:	- None -	Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)				
Name of Debto Green Past	or: ures Christian Ministries Inc	Case Number: <b>07-80905-jem</b>	Date Filed: 12/20/07				
District: ND Ga		Relationship: CEO of debtor	Judge: Massey				
	Exhibit A		<b>hibit B</b> whose debts are primarily consumer debts.)				
forms 10K an pursuant to S	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	Exchange Commission have informed the petitioner that [he or she] may proceed under chapter					
Exhibit A	A is attached and made a part of this petition.	X /s/ Dorna Jenkins Taylor Signature of Attorney for Debtor(s) Dorna Jenkins Taylor 390					
	Exb	nibit C					
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		e harm to public health or safety?				
		nibit D					
-	leted by every individual debtor. If a joint petition is filed, each		a separate Exhibit D.)				
	D completed and signed by the debtor is attached and made a	a part of this petition.					
If this is a join	D also completed and signed by the joint debtor is attached a	and made a part of this petition.					
	Information Regardin	ng the Debtor - Venue					
	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this patition or for	al place of business, or principal asset					
	days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge	• •	•				
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	cipal place of business or principal as s in the United States but is a defenda	sets in the United States in nt in an action or				
	Certification by a Debtor Who Reside (Check all appl		cty				
	Landlord has a judgment against the debtor for possession		complete the following.)				
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f						
	Debtor has included in this petition the deposit with the con after the filing of the petition.	ourt of any rent that would become du	e during the 30-day period				

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

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B1 (Official Form 1)(1/08)	Page 3
Voluntary Petition	Name of Debtor(s): Gunby, Collette L
(This page must be completed and filed in every case)	
Signature(s) of Debtor(s) (Individual/Joint)	atures Signature of a Foreign Representative
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.	<ul> <li>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.</li> <li>(Check only one box.)</li> <li>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.</li> <li>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.</li> </ul>
▼ /s/ Collette L Gunby	X
X /s/ Collette L Gunby Signature of Debtor Collette L Gunby	Signature of Foreign Representative
X	Printed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
February 16, 2010 Date	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
Signature of Attorney*         X       /s/ Dorna Jenkins Taylor         Signature of Attorney for Debtor(s)       Dorna Jenkins Taylor 390485         Printed Name of Attorney for Debtor(s)       Taylor & Associates LLC         Firm Name       1401 Peachtree Street         Suite 500       Atlanta, GA 30309         Address       Email: dorna.taylor@taylorattorneys.com         404-870-3560       Fax: 404-745-0136	<ul> <li>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.</li> <li>Printed Name and title, if any, of Bankruptcy Petition Preparer</li> <li>Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</li> </ul>
Telephone Number	
_February 16, 2010 Date	Address
*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.	X
Signature of Debtor (Corporation/Partnership)	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible
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.	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
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	not an individual:
X	
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	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.
Date	

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

### United States Bankruptcy Court Northern District of Georgia

In re Collette L Gunby

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.* 

 $\Box$  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.* 

 $\Box$  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.

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

Best Case Bankruptcy

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Collette L Gunby Collette L Gunby Date: February 16, 2010 Case 10-64415 Doc 1

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

### United States Bankruptcy Court Northern District of Georgia

In re Collette L Gunby

Debtor(s)

Case No. Chapter

11

Desc Main

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Cardmember Service PO Box 94012 Palatine, IL 60094-4012	Cardmember Service PO Box 94012 Palatine, IL 60094-4012	BP Card		189.72
Discover Card PO Box 30943 Salt Lake City, UT 84130	Discover Card PO Box 30943 Salt Lake City, UT 84130	Credit card purchases		7,300.49
FIA Card Services PO Box 15971 Wilmington, DE 19850-5971	FIA Card Services PO Box 15971 Wilmington, DE 19850-5971	Credit card purchases		9,792.49
Internal Revenue Service Centralized Insolvency Oper. P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service Centralized Insolvency Oper. P.O. Box 21126 Philadelphia, PA 19114	personal liability for Green Pastures Christian Ministries Inc payroll tax penalty and interest	Disputed	722,000.00
Mercedes-benz Financia Customer Service Po Box 8065 Royal Oak, MI 48068	Mercedes-benz Financia Customer Service Po Box 8065 Royal Oak, MI 48068	2004 Mercedes s430v		23,769.75 (16,625.00 secured)

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B4 (Official Form 4) (12/07) - Cont. In re Collette L Gunby

Debtor(s)

Case No.

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]

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

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

Date **February 16, 2010** 

Signature /s/ Collette L Gunby Collette L Gunby 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. Doc 1

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Case No.

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

In re

**Collette L Gunby** 

Debtor

# **SCHEDULE A - REAL PROPERTY**

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

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

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

5621 Wildwood Trail Lithonia Ga 30038	Fee simple	-	219,000.00	158,826.30
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

(debtors residence)

Sub-Total >	219,000.00	(Total of this page)

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Document

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

In re

**Collette L Gunby** 

Case No.

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

Debtor

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R		ISBAND, Wife, Joint, or Community DATE CLAIM WAS NATURE OF LIE DESCRIPTION AN OF PROPER SUBJECT TO	EN, AND D VALUE RTY		DI	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			10/25/2004		Ť	A T E D	Ī		
Chrysler Financial PO Box 9001921 Louisville, KY 40290-1921		-	Purchase Money Security 2005 Dodge Magnum SE	,		D			
			Value \$	5,575.00				4,041.78	0.00
Account No.			Mortgage						
Citimortgage PO Box 183040 Columbus, OH 43218-3040		-	5621 Wildwood Trail Lithonia Ga 30038 (debtors residence)		-				
Account No. xxxxx9678		┢	Value \$ 4/24/2007	219,000.00		+		158,826.30	0.00
Mercedes-benz Financia Customer Service Po Box 8065 Royal Oak, MI 48068		-	Purchase Money Security 2004 Mercedes s430v	1					
			Value \$	16,625.00				23,769.75	7,144.75
Account No.			Value \$		-				
<b>_0</b> continuation sheets attached				S (Total of tl	Subte his r			186,637.83	7,144.75
				(	-	otal	ł	186.637.83	7.144.75

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

In re

Collette L Gunby

Case No.

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

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.

1 continuation sheets attached

#### Case 10-64415 Doc 1 Filed 02/16/10 Entered 02/16/10 09:36:46 Desc Main Page 11 of 26 Document

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

In re

**Collette L Gunby** 

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

Debtor

(Continuation Sheet)

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

Case No.

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT		D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			2006	Ť	I D A T E D			
Internal Revenue Service Centralized Insolvency Oper. P.O. Box 21126 Philadelphia, PA 19114	x	-	personal liability for Green Pastures Christian Ministries Inc payroll tax penalty and interest			x	722.000.00	0.00
Account No.							722,000.00	722,000.00
Account No.								
Account No.								
Account No.								
Sheet <u>1</u> of <u>1</u> continuation sheets atta Schedule of Creditors Holding Unsecured Prio			,	ubto his p			722,000.00	0.00 722,000.00
Schedule of Creators Holding Onseculed Fild	,iiiy	Cl	(Report on Summary of Sc	Te	ota	1	722,000.00	0.00 722,000.00

# Document

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

Collette L Gunby

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

Page 12 of 26

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,	С	Hu	sband, Wife, Joint, or Community	C C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H V H	IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	L Q U I D A	U T E D	AMOUNT OF CLAIM
Account No.			BP Card	Т	T E D		
Cardmember Service PO Box 94012 Palatine, IL 60094-4012		-			D		
Account No.			Credit card purchases	+			189.72
Discover Card PO Box 30943 Salt Lake City, UT 84130		-					
Account No.			Credit card murchases				7,300.49
FIA Card Services PO Box 15971 Wilmington, DE 19850-5971		-	Credit card purchases				9,792.49
Account No.				+			9,792.49
<b>_0</b> continuation sheets attached	<b>I</b>	1	(Total of	Sub this			17,282.70
			(Report on Summary of		Tot dul		17,282.70

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

In re

0

Collette L Gunby

Case No.

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Debtor

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

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

Doc 1

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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

In re

**Collette L Gunby** 

Case No.

### Debtor

### **SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

**Green Pastures Christian Minis** 5455 Flat Shoals Pkwy Decatur, GA 30034 debtor in Chapter 11 07-80904-jem NAME AND ADDRESS OF CREDITOR

Internal Revenue Service Centralized Insolvency Oper. P.O. Box 21126 Philadelphia, PA 19114

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

Collette L Gunby In re

Case No.

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

Debtor(s)

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

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SF	OUSE		
Widowed	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation CE	EO/Pastor				
Name of Employer Gr	een Pastures Christian Ministries Inc				
How long employed 25	years				
	55 Flat Shoals Pkwy ecatur, GA 30034				
	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	6,414.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	6,414.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securit	У	\$	1,231.46	\$	N/A
b. Insurance		\$	599.14	\$	N/A
c. Union dues	4 4001	<u></u>	0.00	\$	N/A
d. Other (Specify): retirem	nent 403b	\$	500.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	2,330.60	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	4,083.40	\$	N/A
7. Regular income from operation of bu	usiness or profession or farm (Attach detailed staten	nent) \$	0.00	\$	N/A
8. Income from real property	-	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	payments payable to the debtor for the debtor's use o	or that of \$	0.00	\$	N/A
11. Social security or government assis (Specify):	stance	\$	0.00	\$	N/A
(Speeny).		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income		÷		· -	
(Specify): housing allowar	nce	\$	4,047.67	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	4,047.67	\$	N/A
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	8,131.07	\$	N/A
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from line 1		\$	8,131	.07

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

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

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7)	)
/	)

Collette L Gunby In re

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)	\$1,519.58
a. Are real estate taxes included? Yes X No	
b. Is property insurance included? Yes X No	¢ 252.00
2. Utilities: a. Electricity and heating fuel	\$ 353.00
b. Water and sewer	\$ 30.00
c. Telephone	\$ 50.00
d. Other See Detailed Expense Attachment	\$ 127.72
3. Home maintenance (repairs and upkeep)	\$ 65.00
4. Food	\$ 400.00
5. Clothing	\$ 0.00
6. Laundry and dry cleaning	\$ 30.00
7. Medical and dental expenses	\$ 25.00
8. Transportation (not including car payments)	\$ 300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$1,000.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$ 200.00
c. Health	\$0.00
d. Auto	\$115.00
e. Other	\$ 0.00
e. Other	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	
plan)	
a. Auto	\$ 1,252.25
b. Other	\$ 0.00
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other	\$ 0.00
Other	\$ 0.00
	Ф <u></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.)	\$5,467.55
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	J
following the filing of this document:	
Tonowing the minip of this document.	

20. STATEMENT OF MONTHLY NET INCOME					
a.	Average monthly income from Line 15 of Schedule I	\$	8,131.07		
b.	Average monthly expenses from Line 18 above	\$	5,467.55		
c.	Monthly net income (a. minus b.)	\$	2,663.52		

B6J (Official Form 6J) (12/07) In re Collette L Gunby

Case No.

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

Debtor(s)

# **Other Utility Expenditures:**

cable.dsl	\$ 28.72
cell phone	\$ 99.00
Total Other Utility Expenditures	\$ 127.72

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

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**United States Bankruptcy Court** 

Northern District of Georgia

**Collette L Gunby** In re

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 **16** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 16, 2010

Signature

/s/ Collette L Gunby **Collette L Gunby** 

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.

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### United States Bankruptcy Court Northern District of Georgia

In re Collette L Gunby

Debtor(s)

Case No. Chapter

11

# **VERIFICATION OF CREDITOR MATRIX**

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

Date: February 16, 2010

/s/ Collette L Gunby

**Collette L Gunby** Signature of Debtor B 201A (Form 201A) (12/09)

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 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**)

Form B 201A, Notice to Consumer Debtor(s)

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 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.

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

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

Collette L Gunby In re

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.

#### **Collette L Gunby**

Printed Name(s) of Debtor(s)

Case No. (if known)

$\chi$ /s/ Collette L Gunby		February 16, 2010		
	Signature of Debtor	Date		
Х				
	Signature of Joint Debtor (if any)	Date		

Signature of Joint Debtor (if any)

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.

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Case 10-64415 Doc 1

Document

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

**Collette L Gunby** In re

Debtor(s)

Case Number:

(If known)

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

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

payments paid by your spouse if Column B is completed, but include a	T MONTHLY INC	OM	E	
b.       Married, not filing jointly. Complete only column A ("Debtor's Inc.         All figures must reflect average monthly income received from all source: calendar months prior to filing the bankruptcy case, ending on the last day the filing. If the amount of monthly income varied during the six months six-month total by six, and enter the result on the appropriate line.         2       Gross wages, salary, tips, bonuses, overtime, commissions.         Net income from the operation of a business, profession, or farm. Subtand enter the difference in the appropriate column(s) of Line 3. If more the profession or farm, enter aggregate numbers and provide details on an atten number less than zero.         3       Debtor         a.       Gross receipts       \$ 0.00         b.       Ordinary and necessary business expenses       \$ 0.00         c.       Business income       Subtract Line b from Line difference in the appropriate column(s) of Line 4. Do not enter a number         4       Interest, dividends, and royalties.       \$ 0.00         5       Interest, dividends, and royalties.       \$ 0.00         6       Pension and retirement income.       Any amounts paid by another person or entity, on a regular basis, for expenses of the debtor or the debtor's dependents, including child sup purpose. Do not include alimony or separate maintenance payments or at debtor's spouse if Column B is completed.         8       or b, but instead state the amount in the appropriate colum However, if you contend that unemployment compensation received by y benefit under the S	ce of this part of this state	ment	as directed.	
b. □ Married, not filing jointly. Complete only column A ("Debtor's Inc.         c. □ Married, filing jointly. Complete both Column A ("Debtor's Inc.         All figures must reflect average monthly income received from all source:         calendar months prior to filing the bankruptcy case, ending on the last day the filing. If the amount of monthly income varied during the six months six-month total by six, and enter the result on the appropriate line.         2       Gross wages, salary, tips, bonuses, overtime, commissions.         Net income from the operation of a business, profession, or farm. Subta and enter the difference in the appropriate column(s) of Line 3. If more the profession or farm, enter aggregate numbers and provide details on an attenumber less than zero.         3       Debtor         a. Gross receipts       \$ 0.00         b. Ordinary and necessary business expenses       \$ 0.00         c. Business income       Subtract Line b from Line difference in the appropriate column(s) of Line 4. Do not enter a number         4       0         a. Gross receipts       \$ 0.00         b. Ordinary and necessary operating expenses       \$ 0.00         c. Rent and other real property income       Subtract Line b from         5       Interest, dividends, and royalties.       6         6       Pension and retirement income.       Any amounts paid by another person or entity, on a regular basis, for expenses of the debtor or the debtor's dependents, including child sup purpose.	Lines 2-10.			
All figures must reflect average monthly income received from all source: calendar months prior to filing the bankruptcy case, ending on the last day the filing. If the amount of monthly income varied during the six months six-month total by six, and enter the result on the appropriate line.         2       Gross wages, salary, tips, bonuses, overtime, commissions.         Net income from the operation of a business, profession, or farm. Subt and enter the difference in the appropriate column(s) of Line 3. If more the profession or farm, enter aggregate numbers and provide details on an attr number less than zero.         3       Debtor         a.       Gross receipts         b.       Ordinary and necessary business expenses         \$       0.00         c.       Business income         Vet Rental and other real property income. Subtract Line b from Line difference in the appropriate column(s) of Line 4. Do not enter a number         4       a.         a.       Gross receipts         b.       Ordinary and necessary operating expenses         c.       Rental and other real property income         5       Interest, dividends, and royalties.         6       Pension and retirement income.         7       expenses of the debtor or the debtor's dependents, including child sup purpose. Do not include alimony or separate maintenance payments or at debtor's spouse if Column B is completed.         8       ontil inther Social Security Act, do not list the amou	Income'') for Lines 2-10.			
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Income from all other sources. Specify source and amount. If necessary on a separate page. Total and enter on Line 9. Do not include alimony or payments paid by your spouse if Column B is completed, but include a alimony or separate maintenance. Do not include any benefits received.         9       Security Act or payments received as a victim of a war crime, crime again victim of international or domestic terrorism.         Income from all other sources.       Debtor         a.       \$				
<ul> <li>on a separate page. Total and enter on Line 9. Do not include alimony or payments paid by your spouse if Column B is completed, but include a alimony or separate maintenance. Do not include any benefits received security Act or payments received as a victim of a war crime, crime again victim of international or domestic terrorism.</li> <li>Debtor         <ul> <li>a.</li> <li>\$</li> </ul> </li> </ul>	oouse \$	\$	0.00	\$
<ul> <li>on a separate page. Total and enter on Line 9. Do not include alimony or payments paid by your spouse if Column B is completed, but include a alimony or separate maintenance. Do not include any benefits received security Act or payments received as a victim of a war crime, crime again victim of international or domestic terrorism.</li> <li>Debtor         <ul> <li>a.</li> <li>\$</li> </ul> </li> </ul>	y, list additional sources	l		
<ul> <li>alimony or separate maintenance. Do not include any benefits received</li> <li>Security Act or payments received as a victim of a war crime, crime again victim of international or domestic terrorism.</li> <li>Debtor</li> <li>a.</li> </ul>	on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance			
<ul> <li>9 Security Act or payments received as a victim of a war crime, crime again victim of international or domestic terrorism.</li> <li>Debtor</li> <li>a.</li> </ul>				
victim of international or domestic terrorism.           Debtor           a.         \$	alimony or separate maintenance. Do not include any benefits received under the Social			
a.   \$				
a. \$	Spouse			
	\$			
	\$	\$	0.00	\$
10 Subtotal of current monthly income. Add lines 2 thru 9 in Column A, at	т	<u> </u>		

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

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 10,416.67					
	Part II. VERIFICATION						
12	I declare under penalty of perjury that the information provided in this statement is true and correct must sign.) Date: February 16, 2010 Signature: /s/ Collette Collette L	E Gunby					

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

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

**Debtor Income Details:** Income for the Period **08/01/2009** to **01/31/2010**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions Source of Income: Green Pastures Christian Ministries Inc Constant income of \$10,416.67 per month.

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Cardmember Service PO Box 94012 Palatine, IL 60094-4012

Chrysler Financial PO Box 9001921 Louisville, KY 40290-1921

Citimortgage PO Box 183040 Columbus, OH 43218-3040

Discover Card PO Box 30943 Salt Lake City, UT 84130

FIA Card Services PO Box 15971 Wilmington, DE 19850-5971

Internal Revenue Service Centralized Insolvency Oper. P.O. Box 21126 Philadelphia, PA 19114

Mercedes-benz Financia Customer Service Po Box 8065 Royal Oak, MI 48068