<u>B1 ((</u>	Official Form	1) (4/10) 🤇	<u> Dase: 10</u>	<u>-304</u>	<u>47-</u>	<u>SDB</u>	<u>)oc#:1</u>		Filed:08	<u>8/25</u>	5/10 F	Page:1 of 49	)	
		U	nited Sta Southern	ites H n Dis	3anl stric	<b>cruptcy</b> t of Geo	Court rgia							Petition
	e of Debtor (if ind Itton, Charles	<i>,</i>		ddle):					me of Joint De Sutton, Sha		* · · ·	t, First, Middle):		
All C (inclu Sh	Dther Names used ude married, maic ady Creek M apa's Pizza To	by the Debtor den, and trade i <b>gt. Co.</b>	in the last 8 ye	ars				All (inc		s used b , maide	by the Joint E en, and trade	Debtor in the last 8 ye names):	ears	
	Four digits of Soc.		dual-Taxpayer		N)/Co	mplete EIN(if	more		st four digits o e, state all):	of Soc.	Sec. or Indiv		(ITIN)/Cor	mplete EIN(if more than
12	et Address of Debt 27 KB Brant ite, GA	tor (No. & Stre ley Road	et, City, and S	tate):				1	reet Address of 227 KB B1 Kite, GA			& Street, City, and S	State):	
					CODE	E <b>31049-</b> '	7719	·					ZIP COI	DE <b>31049-7719</b>
Jo	nty of Residence of <b>hnson</b>		<u></u>					J	ohnson			ipal Place of Busines		
12	ling Address of De 27 KB Brant	ebtor (if differe ley Road	ent from street	address)	1:			1	227 KB B1			different from street	address):	
	ite, GA			ZIP	CODE	E <b>31049-7</b>	719	IN	Kite, GA				ZIP COI	DE <b>31049-7719</b>
Locati	ion of Principal A	ssets of Busine	ess Debtor (if d	ifferent	from s	treet address a	ibove):						ZIP COL	DE
		ype of Debtor			<u> </u>	Natu	re of Busi	iness	s		-	oter of Bankruptcy	v Code Un	der Which
		n of Organizati Check <b>one</b> box.		ļ	`	eck <b>one</b> box) Health Care E	Ruciness					he Petition is Filed		,
Ø	Individual (inclu			I		Single Asset I	Real Estate	e as c	defined in 11		Chapter 7 Chapter 9		Recognitio	5 Petition for on of a Foreign
	See Exhibit D o Corporation (inc		-	I		U.S.C. § 101( Railroad	(51B)			I I I I	Chapter 11	_	Main Proc	6
	Partnership	Judes LLC and	J LLI /	I		Stockbroker	• • •			ū	Chapter 12		Recognition	5 Petition for on of a Foreign
	Other (If debtor check this box a					Commodity B Clearing Bank			ļ		Chapter 13			Proceeding
		ind state type .	" entry error	)		Other						Nature of (Check or		
				I			Exempt Er	Entity Debts are primarily consumer Debts are primarily						
				I				§ 101(8) as "incurred by an			usiness debts.			
				l		under Title 20	Debtor is a tax-exempt organization under Title 26 of the United States			individual p	primarily for a mily, or house-			
		Filing	Fee (Check or	ne box)	<u> </u>		-	Τ		5.0V.	lioiu purpos	Chapter 11 Debto	ors	
<b>1</b>	Full Filing Fee att	tached						Check one box: ✓ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).						
	Filing Fee to be pa	aid in installm	ents (applicabl	e to ind	ividual	s only). Must	attach	<ul> <li>Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> </ul>						
s	signed application	for the court's	s consideration	certifyir	ng that	the debtor is			Check if:					
u	inable to pay fee e	except in instai	Iments. Rule 1	006(0)	See Or	ficial Form SP	4.			00	0	tingent liquidated de ess than \$2,343,300 (		ling debts owed to bject to adjustment on
	Filing Fee waiver								_4/01/13	<u>and</u> <u>e</u>	every three ye	ears_thereafter).		
č	attach signed appl	acation for the	COURT'S CONSIDE	ration.	See Or	ficial Form 51	3.	Check all applicable boxes A plan is being filed with this petition						
									Accepta	ances o	of the plan we	ere solicited prepetiti with 11 U.S.C. § 11		e or more classes
	istical/Administ													THIS SPACE IS FOR
	Debtor estimates													COURT USE ONLY
	expenses paid, the	-		-										
Estin	nated Number of	Creditors		]										
1- 49	50- 99			000- 000	5,001 10,00				50,001- 100,000	Ov 100	er 0,000			
	nated Assets	Ø			-									
\$0 to		<b>⊻</b> \$100,001 to				\$10,000,001	\$50,000,0	001	\$100,000,00		<b>5</b> 00,000,001	More than \$1		
\$50,0	000 \$100,000	\$500,000	\$1 million	to \$10 millior	)	to \$50 million	to \$100 million		to \$500 million	to	\$1 billion	billion		
Estin	nated Liabilities										 ז			t
\$0 to	<b>5</b> \$50,001 to	<b>⊻</b> \$100,001 to	\$500,001 to		0,001			001	<b>1</b> \$100,000,00	)1 \$5	<b>J</b> 500,000,001	More than \$1		
\$50,0	000 \$100,000	\$500,000	\$1 million	to \$10 million		to \$50 million	to \$100 million		to \$500 million		\$1 billion	billion		

B1 (Official Form 1) (4/10) Case: 10-30447-SDB Doc#:	1 Filed:08/25/10	Page:2 of 49	FORM B1, Page
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Charles Franklin Sutton	, Sharon P. Sutton	
All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attac	ch additional sheet.)	
Location Where Filed: NONE	Case Number:	Date F	iled:
Location Where Filed:	Case Number:	Date F	iled:
Pending Bankruptcy Case Filed by any Spouse, Partner of	or Affiliate of this Debtor (If mor	re than one, attach additional	sheet)
Name of Debtor: NONE	Case Number:	Date F	iled:
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		It [he or she] may proceed und tes Code, and have explained er. I further certify that I have	bts) on, declare that I er chapter 7, 11, the relief
Exhibit A is attached and made a part of this petition.	X Not Applicable Signature of Attorney f		Date
Fy	hibit C		
<ul> <li>Does the debtor own or have possession of any property that poses or is alleged to pose a</li> <li>Yes, and Exhibit C is attached and made a part of this petition.</li> <li>No</li> </ul>	threat of imminent and identifiable	e harm to public health or safe	ty?
Ext	hibit D		
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed, each spouse must Exhibit D completed and signed by the debtor is attached and made a part of t If this is a joint petition:</li> <li>Exhibit D also completed and signed by the joint debtor is attached and made</li> </ul>	this petition.		
	<b>ding the Debtor - Venue</b> y applicable box)		
<ul> <li>Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180</li> </ul>	of business, or principal assets in th	his District for 180 days imme	diately
There is a bankruptcy case concerning debtor's affiliate. general p	artner, or partnership pending in thi	s District.	
Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States bu this District, or the interests of the parties will be served in regard	t is a defendant in an action or proc	eeding [in a federal or state co	
<b>Certification by a Debtor Who Resi</b> (Check all a	des as a Tenant of Resident pplicable boxes.)	tial Property	
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, com	plete the following).	
	(Name of landlord that obtained ju	udgment)	
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			e the
Debtor has included in this petition the deposit with the court of a filing of the petition.	ny rent that would become due duri	ing the 30-day period after the	
Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).		

B1 (Official Form 1) (4/10) Case: 10-30447-SDB Doc#:	1 Filed:08/25/10 Page:3 of 49 FORM B1, Page:
<b>Voluntary Petition</b> (This page must be completed and filed in every case)	Name of Debtor(s): Charles Franklin Sutton, Sharon P. Sutton
Sigr	l natures
Signature(s) of Debtor(s) (Individual/Joint)	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.	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 <b>one</b> box.)
[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 chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Charles Franklin Sutton	X Not Applicable
Signature of Debtor Charles Franklin Sutton	(Signature of Foreign Representative)
X s/ Sharon P. Sutton	
Signature of Joint Debtor Sharon P. Sutton	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
8/25/2010 Date	Date
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X s/ Jesse C. Stone Signature of Attorney for Debtor(s) Jesse C. Stone Bar No. 684325 Printed Name of Attorney for Debtor(s) / Bar No. Merrill & Stone, LLC Firm Name Post Office Box 129 Swainsboro, GA 30401 Address 479, 227, 0211	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. Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer
478-237-7029     478-237-9211       Telephone Number     8/25/2010	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.)
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.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
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.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	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
X Not Applicable	individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name 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.
Title of Authorized Individual	
Date	

Case: 10-30447-SDB Doc#:1 Filed:08/25/10 Page:4 of 49

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

#### UNITED STATES BANKRUPTCY COURT

Southern District of Georgia

In re Charles Franklin Sutton Sharon P. Sutton Debtor(s) Case No.

(if known)

### 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, Exh. D) (12/09) – Cont.

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/ Charles Franklin Sutton Charles Franklin Sutton

Date: 8/25/2010

Case: 10-30447-SDB Doc#:1 Filed:08/25/10 Page:6 of 49

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

### UNITED STATES BANKRUPTCY COURT

#### Southern District of Georgia

In re Charles Franklin Sutton Sharon P. Sutton

Debtor(s)

Case No.

(if known)

### 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.

### Case: 10-30447-SDB Doc#:1 Filed:08/25/10 Page:7 of 49

#### B 1D (Official Form 1, Exh. D) (12/09) – Cont.

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/ Sharon P. Sutton Sharon P. Sutton

Date: 8/25/2010

### United States Bankruptcy Court Southern District of Georgia

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

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

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Bank of Wrightsville P.O. Box 320				\$83,795.43
Wrightsville, GA 31096				SECURED VALUE: \$9,050.00
Georgia Dept. of Revenue Bankruptcy Section P.O. Box 161108 Atlanta, GA 30321				\$18,947.50
Rocky Mountain Holdings, LLC SE P.O. Box 530434 Atlanta, GA 30353-0000				\$14,640.90
Johnson County Tax Commissioner P.O. Box 163 Wrightsville, GA 31096-0163				\$9,025.21
Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153				\$4,311.08
Georgia Department of Revenue Taxpayer Services Division P.O. Box 105499 Atlanta, GA 30348-5499				\$3,946.87

B4 (Official Form 4) (12/07)4 -Cont.

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

Chapter 11

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Nationwide Recovery Service P.O. Box 8005 Cleveland, TN 37320-8005				\$2,876.88
Nationstar Mortgage, LLC P.O. Box 650783				\$26.971.80
Dallas, TX 75265-0783				SECURED VALUE: \$140,000.00
City of Wrightsville Tax Department 2566 East Elm Street Wrightsville, GA 31096-2002				\$2,054.62
John Deere Credit P.O. Box 5327				\$1,980.34
Madison, WI 53705-0327				SECURED VALUE: \$2,000.00
Nationwide Recovery Service P.O. Box 8005 Cleveland, TN 37320-8005				\$1,847.76
Bank of Wrightsville				\$1,836.55

P.O. Box 320

Wrightsville, GA 31096

B4 (Official Form 4) (12/07)4 -Cont.

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

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

Chapter 11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Sears Credit Card P.O. Box 183081 Columbus, OH 43218-3081				\$1,597.07
Nationwide Recovery Service P.O. Box 8005 Cleveland, TN 37320-8005				\$696.44
Dr. Victor Etheridge, DMD 524 Sparta Road Sandersville, GA 31082				\$531.98
Washington Co. Regional Medical Cen P.O. Box 636 Sandersville, GA 31082				\$250.00
PPG Alternative Collections, Inc. d/b/a MCG Anesthesiology Fin Svr P.O. Box 28246 St. Louis, MO 63132-0246				\$236.00
CBA of GA P.O. Box 579				\$155.84

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.

Milledgeville, GA 31059-0579

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

In re: Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

## **SCHEDULE A - REAL PROPERTY**

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
.50 Acres with Improvements located in Wrightsville, GA	Fee Owner	н	\$ 150,000.00	\$ 78,826.16
27.80 acres located in Johnson Co., GA	Fee Owner	J	\$ 22,240.00	\$ 66,590.38
5 acres with improvements located in Johnson Co, GA	Fee Owner	J	\$ 140,000.00	\$ 166,971.81
88.46 acres located in Johnson Co. GA	Fee Owner	J	\$ 70,768.00	See Above
	•			

Total

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\$ 383,008.00

(Report also on Summary of Schedules.)

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

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No. \_\_\_

(If known)

### SCHEDULE B - PERSONAL PROPERTY

\_,

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	х			
<ol> <li>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.</li> </ol>		Bank of Wrightsville Personal Checking	w	150.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of Wrightsville Saving Acct.	w	50.00
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.		Community Bank of Johnson Co. Operating Acct. Papa's Pizza	Н	1,500.00
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.		Community Bank of Johnson Co. Personal Checking	w	600.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	х			
<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>		Bedroom Suite \$400 TV \$75 Bedroom Suite \$275 Bedroom Suite \$350 Bedroom Suite \$225 Couch \$100 Lovesuit \$75 Recliner \$75 2 End Tables \$75 Coffee Table \$75 TV \$75 Computer Table \$300 TV \$775 Table \$100 Stove \$100 Refrig \$100 Oven \$100 Freezer \$100 Washer \$600 Dryer \$75	J	3,400.00

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	x			
6. Wearing apparel.		Clothing	J	1,000.00
7. Furs and jewelry.		Gold Chain \$50 Wedding Rings \$100 Bracelet \$15	J	165.00
<ol> <li>Firearms and sports, photographic, and other hobby equipment.</li> </ol>	X			
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>		His Term Life State Farm Face Value \$250,000	н	0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		His Whole Life State Farm Face Value \$50,000 Cash Value: \$2,228.35 Her Whole Life State Farm Face Value \$25,000 Cash Value \$768.25 Daughter Whole Life State Farm Face Value \$15,000 Cash Value \$159.88 Son Whole Life State Farm Face Value \$15,000 Cash Value \$15,000 Cash Value \$15,000	J	3,292.11
10. Annuities. Itemize and name each issuer.	X			
<ol> <li>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).)</li> </ol>	X			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>		401 K	w	2,350.83
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Profit Sharing - PTO	w	358.56

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ol> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> </ol>		Shady Creek Mgt., LLC	н	0.00
<ol> <li>Interests in partnerships or joint ventures. Itemize.</li> </ol>	X			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
<ol> <li>Other liquidated debts owed to debtor including tax refunds. Give particulars.</li> </ol>	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			
<ol> <li>Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.</li> </ol>	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			
<ol> <li>Licenses, franchises, and other general intangibles. Give particulars.</li> </ol>		Papa's Pizza To Go	н	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford Expedition (not running) 19974 Chev C65 Dump truck (not running)	J	0.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Mitsubishi Eclipse	w	1,325.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chev Silverado 1500	н	7,075.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Mitsubishi Montero	w	6,425.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
<ol> <li>Office equipment, furnishings, and supplies.</li> </ol>		Computer	J	200.00

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment and supplies used in business.		Computer \$70 Fax Machine \$10 2 Cash Registers \$20 Universal Slicer \$100 2 Compartment Sink \$75 2 Door Freezer \$400 3 Compartment Sink \$100 4 Door Make Table \$400 5ft Condiment Rack \$5 Coffe Dispenser \$80 Compressor \$40 Delux Oven/Proofer \$300 Detecto Scales \$40 Display Front Cooler \$300 Dough Pro DP100 \$400 Duke ADI-2ID Sink \$50 Hank Sink \$5 Hatco Buffet Warmer 72" \$100 Hatco GRBW 30 Buffet Warmer \$100 Hatco GRBW 30 Buffet Warmer \$100 Hatco GRBW 60 Buffet Warmer \$100 Hood \$300 Lincoln Oven \$2,500 Lot Metro Shelving \$400 Menu Board \$40 Metro Rack \$5 Microwave \$5 Mop Sink \$10 QDI-IE Hot Well w/Water P \$50 Randell 4030 GA Salad Bar \$300 Weigh Scales Tronix 6103 \$100 2 Buffet Warmers \$50 2 Counter Hot Bar \$50 2 Counter Hot Bar \$50 2 Counter Hot Bar \$50 2 Counter Hot Bar \$50 Desk & Chair \$25 Furniture \$600 Misc. Equipment \$600 Telephone \$20 Ice Cream Machine \$150 Ice Machine \$400 Walkin Cooler \$600		9,050.00
30. Inventory.		Food	Н	3,800.00

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.		1978 Case 880 Track Hoe \$1,000 1997 Komatsu Dozier \$8,000 Home made Trailer \$500 JD 4020 Tractor \$4,000 JD Harrow \$500	Н	14,000.00
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.		30x20 shelter	н	2,000.00
Other personal property of any kind not already listed. Itemize.		JD Lawn mower	н	2,000.00
	_	4 continuation sheets attached Tota	al >	\$ 58,741.50

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# 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 \$146,450.\*

DESCRIPTION OF PROPERTY	PROPERTY SPECIFY LAW VALUE OF VALUE OF VALUE OF VALUE OF VALUE OF VALUE OF CLAIMED VALUE OF					
2002 Chev Silverado 1500	Ga. Code Ann. § 44-13-100(a)(3)	7,000.00	7,075.00			
401 K	Ga. Code Ann. § 18-4-22	0.00	2,350.83			
Bedroom Suite \$400 TV \$75 Bedroom Suite \$275 Bedroom Suite \$350 Bedroom Suite \$225 Couch \$100 Lovesuit \$75 Recliner \$75 2 End Tables \$75 Coffee Table \$75 TV \$75 Computer Table \$300 TV \$75 Table \$100 Stove \$100 Refrig \$100 Oven \$100 Freezer \$100 Washer \$600 Dryer \$75	Ga. Code Ann. § 44-13-100(a)(4)	3,400.00	3,400.00			
Clothing	Ga. Code Ann. § 44-13-100(a)(4)	1,000.00	1,000.00			
Computer	Ga. Code Ann. § 44-13-100(a)(4)	200.00	200.00			
Gold Chain \$50 Wedding Rings \$100 Bracelet \$15	Ga. Code Ann. § 44-13-100(a)(5)	165.00	165.00			

B6C (Official Form 6C) (4/10) - Cont.

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
His Whole Life State Farm Face Value \$50,000 Cash Value: \$2,228.35 Her Whole Life State Farm Face Value \$25,000	Ga. Code Ann. § 44-13-100(a)(8)	0.00	3,292.11
Cash Value \$768.25			
State Farm Face Value \$15,000 Cash Value \$159.88			
Son Whole Life State Farm Face Value \$15,000 Cash Value \$135.63			
Profit Sharing - PTO	Ga. Code Ann. § 18-4-22	0.00	358.56

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

Case: 10-30447-SDB Doc#:1 Filed:08/25/10 Page:19 of 49

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

In re Charles Franklin Sutton Sharon P. Sutton

Case No.

(If known)

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

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

Debtors

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0400060700 Bank of Wrightsville P.O. Box 320 Wrightsville, GA 31096		w	2003 Mitsubishi Montero VALUE \$6,425.00				4,275.78	0.00

<u>3</u> continuation sheets attached

Subtotal > (Total of this page)

\$ 4,275.78 \$ 0.00 \$ \$

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

Total → (Use only on last page)

Case: 10-30447-SDB Doc#:1 Filed:08/25/10 Page:20 of 49

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

#### In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

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

\_\_\_,

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.) ACCOUNT NO. 0409927600 Bank of Wrightsville P.O. Box 320 Wrightsville, GA 31096 Small Business Administration 1720 Peachtree Road, NW 6th Floor, Peachtree 25th Complex Atlanta, GA 30309 U.S. Small Business Admin Hazard Low Doc Processing Center	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	Computer \$70 Fax Machine \$10 2 Cash Registers \$20 Universal Slicer \$100 2 Compartment Sink \$75 2 Door Freezer \$400	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL 92,845.43	UNSECURED PORTION, IF ANY 83,795.43
Bank of Wrightsville P.O. Box 320 Wrightsville, GA 31096 Small Business Administration 1720 Peachtree Road, NW 6th Floor, Peachtree 25th Complex Atlanta, GA 30309 U.S. Small Business Admin			Fax Machine \$10 2 Cash Registers \$20 Universal Slicer \$100 2 Compartment Sink \$75 2 Door Freezer \$400				92,845.43	83,795.43
Bank of Wrightsville P.O. Box 320 Wrightsville, GA 31096 Small Business Administration 1720 Peachtree Road, NW 6th Floor, Peachtree 25th Complex Atlanta, GA 30309 U.S. Small Business Admin		·	Fax Machine \$10 2 Cash Registers \$20 Universal Slicer \$100 2 Compartment Sink \$75 2 Door Freezer \$400				- ,	,
262 Black Gold Blvd. Hazard, KY 41701			3 Compartment Sink \$100 4 Door Make Table \$400 5ft Condiment Rack \$5 Coffe Dispenser \$80 Compressor \$40 Delux Oven/Proofer \$300 Detecto Scales \$40 Display Front Cooler \$300 Dough Pro DP100 \$400 Duke ADI-2ID Sink \$50 Duke ADI-2ID Sink \$50 Hank Sink \$5 Hatco Buffet Warmer 72" \$100 Hatco GRBW 30 Buffet Warmer \$100 Hood \$300 Lincoln Oven \$2,500 Lot Metro Shelving \$400 Menu Board \$40 Metro Rack \$5 Microwave \$5 Mop Sink \$10 QDI-IE Hot Well w/Water P \$50					
Sheet no. $\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Secured			Randell 4030 GA Salad Bar \$300 Weigh Scales Tronix 6103 \$100 2 Buffet Warmers \$50 2 Counter Hot Bar \$50 2 Metro Acks \$50 Subtotal > (Total of this page)				\$ 97,121.21	\$ 83,795.4
Claims			Total → (Use only on last page)				\$	\$

Liabilities and Related Data.) Case: 10-30447-SDB Doc#:1 Filed:08/25/10 Page:21 of 49

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

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Booster Chairs & Highchairs \$50 Desk & Chair \$25 Furniture \$600 Misc. Equipment \$600 Telephone \$20 Ice Cream Machine \$150 Ice Machine \$400 Walkin Cooler \$600 SBA Loan No. LDP 7075794005 VALUE \$9,050.00					
ACCOUNT NO. 0400428000 Bank of Wrightsville P.O. Box 320 Wrightsville, GA 31096		J	1978 Case 880 Track Hoe \$1,000 1997 Komatsu Dozier \$8,000 Home made Trailer \$500 JD 4020 Tractor \$4,000 JD Harrow \$500 1999 Mitsubishi Eclipse 27.80 acres located in Johnson Co., GA 88.46 acres located in Johnson Co. GA				66,590.38	0.00

Sheet no.  $\underline{2}$  of  $\underline{3}$  continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal > (Total of this page)

(Use only on last page)

Total >

 \$ 159,435.81
 \$ 83,795.43

 \$ \$
 \$

 \$ \$
 \$

 \$ \$
 \$

(Report also on Summary of (If applicable, report Schedules) also on Statistical Summary of Certain Liabilities and Related Data.) Case: 10-30447-SDB Doc#:1 Filed:08/25/10 Page:22 of 49

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

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Commutation Chool)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		н					78,826.16	0.00
Estate of Dennis L. Segars Becky Reynolds 2049 Tennile Harrison Road Harrison, GA 31035			.50 Acres with Improvements located in Wrightsville, GA 2nd. Lien on 88.46 acres located in Johnson Co, GA					
Matthew L. Waters, Esq. Matthew L. Waters, P.C. P.O. Box 151 Wrightsville, GA 31096			VALUE \$150,000.00					
Ray Taylor 2933 Heards Bridge Road Davisboro, GA 31018								
ACCOUNT NO. <u>6003 3192 7581 9629</u> John Deere Credit P.O. Box 5327 Madison, WI 53705-0327		н	JD Lawn mower VALUE \$2,000.00				3,980.34	1,980.3
John Deere Credit P.O. Box 650215 Dallas, TX 75265-0215								
ACCOUNT NO. 246805687 Nationstar Mortgage, LLC P.O. Box 650783		w	5 acres with improvements located in Johnson Co, GA				166,971.80	26,971.8
Dallas, TX 75265-0783			VALUE \$140,000.00					
Nationstar Mortgage, LLC 350 Highland Drive Lewisville, TX 75067								

Sheet no.  $\underline{3}$  of  $\underline{3}$  continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal > (Total of this page)

(Use only on last page)

Total >

 \$ 249,778.30
 \$ 28,952.14

 \$ 413,489.89
 \$ 112,747.57

(Report also on Summary of (If applicable, report Schedules) also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (4/10)

#### In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

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

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

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

#### Domestic Support Obligations

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

#### Extensions of credit in an involuntary case

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

#### □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

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

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

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

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

#### Commitments to Maintain the Capital of an Insured Depository Institution

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

#### Claims for Death or Personal Injury While Debtor Was Intoxicated

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

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

1 continuation sheets attached

B6E (Official Form 6E) (4/10) - Cont.

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

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

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. City of Wrightsville Tax Department 2566 East Elm Street Wrightsville, GA 31096-2002			2008 taxes 2009 taxes				2,054.62	2,054.62	\$0.00
ACCOUNT NO. Georgia Department of Revenue Taxpayer Services Division P.O. Box 105499 Atlanta, GA 30348-5499			State Sales 8-1-02 thru 8-31-02 (Vehicle Tax)				3,946.87	3,946.87	\$0.00
ACCOUNT NO. Georgia Dept. of Revenue Bankruptcy Section P.O. Box 161108 Atlanta, GA 30321 Georgia Department of Revenue Macon Regional Office P.O. Box 4368 Macon, GA 31208			State Sales 1-1-05 thru 12-31-06				18,947.50	18,947.50	\$0.00
ACCOUNT NO. Johnson County Tax Commissioner P.O. Box 163 Wrightsville, GA 31096-0163			2008 & 2009 taxes 88.46 acres \$810.47 2008 & 2009 taxes .5 lot \$4,885.09 2008 & 2009 taxes 5.00 acres \$3,329.65				9,025.21	9,025.21	\$0.00

Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals≻ (Totals of this page)	\$ 33,974.20	\$ 33,974.20	\$ 0.00
	Total ➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)	\$ 33,974.20		
	Total ➤ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 33,974.20	\$ 0.00

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

In re Charles Franklin Sutton Sharon P. Sutton Debtors Case No.

(lf known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0400355400		w	Maraulaanad				1,836.55
Bank of Wrightsville P.O. Box 320 Wrightsville, GA 31096			Money Loaned				
ACCOUNT NO. 5369 9340 4013 8822 Cardmember Service P.O. Box 15153		Η	Credit Card				4,311.08
Wilmington, DE 19886-5153							
ACCOUNT NO. 9702		Η					155.84
CBA of GA P.O. Box 579 Milledgeville, GA 31059-0579			Dr. Roberto H. Barja				
ACCOUNT NO. 2587		W	·				531.98
Dr. Victor Etheridge, DMD 524 Sparta Road Sandersville, GA 31082			Medical Bill				
ACCOUNT NO. 03 002572051 7943934		W					1,847.76
Nationwide Recovery Service P.O. Box 8005 Cleveland, TN 37320-8005			Physicians Practice Group File# 008125098.00				

2 Continuation sheets attached

Subtotal > \$ 8,683.21

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re Charles Franklin Sutton Sharon P. Sutton Debtors Case No. \_

(If known)

### **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 03 002572051 10016738		w					696.44
Nationwide Recovery Service P.O. Box 8005 Cleveland, TN 37320-8005			Physicians Practice Group File# 009119310.00				
Physicians Practice Group 1499 Walton Way, Ste. 1400 Augusta, GA 30901-2603		T					
ACCOUNT NO. 002572051 9042		w					2,876.88
Nationwide Recovery Service P.O. Box 8005 Cleveland, TN 37320-8005			MCG Health, Inc. File# 008153908.00				
MCG Health, Inc. P.O. Box 100176 Atlanta, GA 30384-0176							
ACCOUNT NO. MCG24901		w	-				236.00
PPG Alternative Collections, Inc. d/b/a MCG Anesthesiology Fin Svr P.O. Box 28246 St. Louis, MO 63132-0246			Medical Bill				
ACCOUNT NO. 1015330		W					14,640.90
Rocky Mountain Holdings, LLC SE P.O. Box 530434 Atlanta, GA 30353-0000			Medical Bill				

 Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors
 Subtoal
 >
 18,450.22

 Holding Unsecured
 Nonpriority Claims
 Total
 >

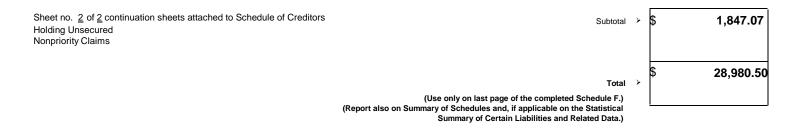
 Total
 >
 (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)
 >

In re Charles Franklin Sutton Sharon P. Sutton Debtors Case No. \_

(If known)

### **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5049 9480 7843 7839		Н					1,597.07
Sears Credit Card P.O. Box 183081 Columbus, OH 43218-3081			Credit Card				
ACCOUNT NO. 734283		w					250.00
Washington Co. Regional Medical Cen P.O. Box 636 Sandersville, GA 31082			Medical Bill				



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

In re: Charles Franklin Sutton Sharon P. Sutton Debtors

Case No.

(If known)

# **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

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.
Papa's Pizza 2525 S. Telegraph Rd., Ste. 300 Bloomfield Hills, MI 48302-2405	Franchise Agreement

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

In re: Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

(If known)

# **SCHEDULE H - CODEBTORS**

 $\checkmark$  Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case No.

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

#### In re Charles Franklin Sutton Sharon P. Sutton

Debtors

(If known)

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

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

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S): AGE(S):			S):	
	Daughter				22
	Daughter				16
	Son				14
Employment:	DEBTOR		SPOUSE		
Occupation Resta	urant Owner	Nurse			
Name of Employer		United	Hospice - Swains	boro	
How long employed 6 Yea	rs	14 Yea	ſS		
Address of Employer					
INCOME: (Estimate of average or p case filed)	projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	d commissions	\$	1,733.33	\$	5,179.20
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	1,733.33	\$	5,179.20
4. LESS PAYROLL DEDUCTIONS	8	I			
a. Payroll taxes and social see	curity	\$	0.00	\$	841.82
b. Insurance		\$	0.00	\$	756.28
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify) Prui	tt Cares	\$	0.00	\$	2.17
<u>Volu</u>	Intary STD 60	\$	0.00	\$	60.60
5. SUBTOTAL OF PAYROLL DEE	DUCTIONS	\$	0.00	\$	1,660.86
6. TOTAL NET MONTHLY TAKE H	HOME PAY	\$	1,733.33	\$	3,518.34
<ol> <li>Regular income from operation o (Attach detailed statement)</li> </ol>	f business or profession or farm	\$	19,500.00	\$	0.00
8. Income from real property		ې \$	0.00	Ψ	0.00
<ol> <li>9. Interest and dividends</li> </ol>			0.00	⊸	0.00
	rt novmanta novable to the debter for the	\$	0.00	<u>э</u>	0.00
debtor's use or that of depend	rt payments payable to the debtor for the ents listed above.	\$	0.00	\$	0.00
11. Social security or other governm (Specify)	nent assistance	\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income			0.00	· _	0.00
(Specify)		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13		19,500.00		0.00
	IE (Add amounts shown on lines 6 and 14)	\$	21,233.33		3,518.34
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column			\$ 24,75		5,010.04
totals from line 15)		(Report also on Summary of Schedules and if applicable on			

(Report also on Summary of Schedules and, if applicable, or 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.:

In re Charles Franklin Sutton Sharon P. Sutton

Case No.

(If known)

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

Debtors

NONE

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

In re Charles Franklin Sutton Sharon P. Sutton	Case No.	
Debtors	(If	known)
SCHEDULE J - CURRENT EXPENDITURES OF INDIV	IDUAL DEBT	OR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and th any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average month differ from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate schedule o	f
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	815.00
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included?     Yes     ✓     No       2. Utilities: a. Electricity and heating fuel     Image: Second sec	\$	500.00
b. Water and sewer	\$	0.00
c. Telephone	\$	80.00
d. Other Cable	\$	49.00
Cell Phone	\$	269.00
3. Home maintenance (repairs and upkeep)	\$	75.0
4. Food	\$	400.00
5. Clothing	\$	100.0
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	120.00
8. Transportation (not including car payments)	\$	360.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.0
10. Charitable contributions	\$	0.0
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	116.50
c. Health	\$	0.00
d. Auto	\$	395.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	•	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		0.00
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
<ol> <li>Payments for support of additional dependents not living at your home</li> <li>Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> </ol>	\$\$	0.00
	· <u> </u>	13,127.30
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	16,406.86
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year follo	wing the filing of this doc	ument:

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 24,751.67
b. Average monthly expenses from Line 18 above	\$ 16,406.86
c. Monthly net income (a. minus b.)	\$ 8,344.81

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

**United States Bankruptcy Court** 

### Southern District of Georgia

In re Charles Franklin Sutton Sharon P. Sutton

Debtors

Case No.

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 also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 383.008.00		
B - Personal Property	YES	5	\$ 58.741.50		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	4		\$ 413.489.89	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 33,974.20	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 28,980.50	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 24.751.67
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 16.406.86
тот	AL	22	\$ 441,749.50	\$ 476,444.59	

Form 6 - Statistical Summary (12/07)

### United States Bankruptcy Court Southern District of Georgia

In re Charles Franklin Sutton Sharon P. Sutton

Case No.	
Chapter	11

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

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

Debtors

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	An	nount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	33,974.20
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	33,974.20

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 24,751.67
Average Expenses (from Schedule J, Line 18)	\$ 16,406.86
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 13.285.17

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 112,747.57
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 33,974.20	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 28,980.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 141,728.07

Filed:08/25/10 200 10-30117-SDR Doo#1

Case: 10-30447-SDB E B6 Declaration (Official Form 6 - Declaration) (12/07)	Doc#:1 F	Filed:08/25/10	Page:35 of 49	
In re Charles Franklin Sutton Sharon P. Sutton				
Debtors		,	Case No.	(If known)
				(
DECLARATION CONC	ERNING	G DEBTOR'S	SCHEDULES	
DECLARATION UNDER PEN	IALTY OF F	PERJURY BY IND	VIDUAL DEBTOR	
I declare under penalty of perjury that I have read the foregoing	summary and	schedules, consisting of	24	
sheets, and that they are true and correct to the best of my knowledge	ge, information,	and belief.		
Date: 8/25/2010	Signatur	e: s/ Charles Frar	nklin Sutton	
		<b>Charles Frankl</b>	in Sutton	
			Debtor	
Date: 8/25/2010	Signatur			
		Sharon P. Sutt		
			(Joint Debtor, if any)	
	[If joint	case, both spouses must	sign]	
DECLARATION AND SIGNATURE OF NON-ATT		KRUPTCY PETITION P	REPARER (See 11 U.S.C. § 1	10)
I declare under penalty of perjury that: (1) I am a bankruptcy pe compensation and have provided the debtor with a copy of this docu 342(b); and, (3) if rules or guidelines have been promulgated pursua petition preparers, I have given the debtor notice of the maximum am debtor, as required by that section.	ment and the n ant to 11 U.S.C.	otices and information re § 110(h) setting a maxi	equired under 11 U.S.C. §§ 110 mum fee for services chargeab	D(b), 110(h) and le by bankruptcy
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer		I Security No. uired by 11 U.S.C. § 11	0.)	
If the bankruptcy petition preparer is not an individual, state the narr person, or partner who signs this document.	ne, title (if any),	address, and social sec	curity number of the officer, prin	ncipal, responsible
Address				
Х				
Signature of Bankruptcy Petition Preparer		Da	ate	
Names and Social Security numbers of all other individuals who prep preparer is not an individual:	pared or assiste	ed in preparing this docu	ment, unless the bankruptcy pe	etition

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the 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. \_ \_ \_ \_

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

I	,	the	of	the	
---	---	-----	----	-----	--

\_ named as debtor in this case, declare under penalty of

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

\_\_\_\_\_

sheets (Total shown on summary page plus 1),

Date

Signature:

[Print or type name of individual signing on behalf of debtor.]

\_\_\_\_\_

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

B7 (Official Form 7) (4/10)

### UNITED STATES BANKRUPTCY COURT Southern District of Georgia

Charles Franklin Sutton Sharon P. Sutton In re:

Case No.

Debtors

(If known)

### STATEMENT OF FINANCIAL AFFAIRS

#### 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	FISCAL YEAR PERIOD
242,029.00	Income from business	2007
68,343.00	Income from work	2007
52,339.00	Income from work	2008
282,205.00	Income from business	2008
56,524.82	Income from work	2009

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

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is  $\mathbf{V}$ 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

FISCAL YEAR PERIOD

### 3. Payments to creditors

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

None 

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank of Wrightsville	7-28-10 \$600 7-5-10 \$600 6-23-10 \$600 6-23-10 \$1,800 5-7-10 \$1,800 5-4-10 \$1,700 4-30-10 \$1,700 4-30-10 \$500	9,300.00	
NationStar Mortgage	7-10-10	1,400.00	

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 Ŋ affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS

AMOUNT AMOUNT PAID OR STILL VALUE OF OWING TRANSFERS

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

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

Wages

AMOUNT PAID 3,530.00

AMOUNT STILL OWING

Sarah M. Sutton Daughter

2

## 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 LOCATIO STATUS OR DISPOSITION

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 ADDRESSDESCRIPTIONOF PERSON FOR WHOSEDATE OFAND VALUE OFBENEFIT PROPERTY WAS SEIZEDSEIZUREPROPERTY

### 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, DE FORECLOSURE SALE, AN TRANSFER OR RETURN PF

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

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

		TERMS OF
NAME AND ADDRESS	DATE OF	ASSIGNMENT
OF ASSIGNEE	ASSIGNMENT	OR SETTLEMENT

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

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

## 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable  $\mathbf{V}$ 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	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must  $\mathbf{V}$ 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	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS

## 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a 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
Consumer Credit Counseling of Southwest GA	8-13-10	\$50.00
Merrill & Stone, LLC P.O. Box 129 Swainsboro, GA 30401	8-6-10	\$2,000.00

### 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.  $\mathbf{\Lambda}$ (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

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

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

## 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,  $\mathbf{\nabla}$ 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.)

	TYPE OF ACCOUNT, LAST FOUR	AMOUNT AND
NAME AND ADDRESS	DIGITS OF ACCOUNT NUMBER,	DATE OF SALE
OF INSTITUTION	AND AMOUNT OF FINAL BALANCE	OR CLOSING

### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13  $\mathbf{\Lambda}$ 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	NAMES AND ADDRESSES	DESCRIPTION	DATE OF TRANSFER
OF BANK OR	OF THOSE WITH ACCESS	OF	OR SURRENDER,
OTHER DEPOSITORY	TO BOX OR DEPOSITOR	CONTENTS	IF ANY

## 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 Ŋ 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.)

	DATE OF	AMOUNT OF
NAME AND ADDRESS OF CREDITOR	SETOFF	SETOFF

## 14. Property held for another person

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

NAME AND ADDRESS	DESCRIPTION AND VALUE	
OF OWNER	OF PROPERTY	LOCATION OF PROPERTY

## 15. Prior address of debtor

None

 $\mathbf{V}$ 

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

ADDRESS

NAME USED

DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

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

NAME

## 17. Environmental Information.

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

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

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

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

None

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

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

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

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

#### 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 the **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 the **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 the **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 business, 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 the **six years** immediately preceding the commencement of this case.

		-					
	NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUA TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	<b>\</b> L	NATURE OF BUSINESS	BEGINNING AND ENDING DATES		
	Papa's Pizza		8544 South Macurs Wrightsville, GA 31096	Restaurant	06/01/2004		
None 2	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		ADI	DRESS			
	19. Books, reco	rds and financial stat	ements				
None	a. List all bookkeepers and accountants who within <b>two years</b> immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.						
	NAME AND ADDRES	S	DAT	DATES SERVICES RENDERED			
	Donnie B. Sweat, Cl P.O. Box 333 Wrightsville, GA 31						
None 2	b. List all firms or individuals who within <b>two years</b> 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	DAT	ES SERVICES REM	IDERED		
None 2	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 <b>two years</b> immediately preceding the commencement of this case.						
	NAME AND ADDRES	NAME AND ADDRESS DATE ISSUED					
	20. Inventories						
None 2		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 INVENTOR	RY INVENTORY SU	PERVISOR	DOLLAR AMOUN (Specify cost, mar basis)	T OF INVENTORY ket or other		

8

None V	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.					
	DATE OF INVENTORY	NAME AND ADDRES OF INVENTORY RE	SSES OF CUSTODIAN CORDS			
	21. Current Partners, Officers, Directors and Shareholders					
None 2	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, c	lirectors and shareholders				
None V	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> 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 <b>one year</b> immediately preceding the commencement of this case.					
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION			
		ship or distributions by a corpora	ation			
None 2	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.					
	NAME & ADDRESS		AMOUNT OF MONEY			
	OF RECIPIENT,	DATE AND PURPOSE	OR DESCRIPTION			
	RELATIONSHIP TO DEBTOR	OF WITHDRAWAL	AND VALUE OF PROPERTY			
	24. Tax Consolidation Group.					
None 2	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.					
	NAME 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)

\* \* \* \* \* \*

## [if completed by an individual or individual and spouse]

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

Date 8/25/2010

Signature of Debtor

<u>s/ Charles Franklin Sutton</u> Charles Franklin Sutton

Date 8/25/2010

Signature s/ Sharon P. Sutton of Joint Debtor (if any) sharon P. Sutton

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF GEORGIA

In re:	Case No.		
Charles Franklin Sutton	Chanter	11	
Charles Franklin Sutton	Chapter	11	

Sharon P. Sutton

Debtor(s).

# **CERTIFICATION OF CREDITOR MAILING MATRIX**

The purpose of the Certification of Creditor Mailing Matrix form is to certify that the creditor information provided on the diskette (or by ECF submission) matches exactly the creditor information provided on the schedules. Accordingly, I hereby certify under penalty of perjury that the master mailing list of creditors submitted on computer diskette or electronically via the CM/ECF system is true, correct, and complete listing to the best of my knowledge and that the names and number of creditors provided on the diskette/ECF submission corresponds exactly to the creditor information listed on the schedules.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney; (2) the court will rely on the creditor listing for all mailings; (3) the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes; and (4) that debtor, attorney and trustee information is not included on this diskette or electronic submission.

The master mailing list of creditors is submitted via:

- computer diskette listing a total of \_\_\_\_\_ creditors which corresponds exactly to the schedules; or
- $\blacksquare$  electronic means (ECF) listing a total of <u>26</u> creditors which corresponds exactly to the schedules.

s/ Charles Franklin Sutton Charles Franklin Sutton Debtor s/ Sharon P. Sutton Sharon P. Sutton Joint Debtor s/ Jesse C. Stone Jesse C. Stone Attorney for Debtor(s)

Date: 8/25/2010

Revised: 10/05

EXHIBIT 1

B 203 (12/94)

12/94)		UNITED STATES BAN				
n ro:		Southern Distric	_			
In re:	Charles Franklin Sutton	Sharon P. Sutto	n	Case No. Chapter	11	
	Deb DISCLOSUF		ISATION OF AT BTOR	<b>TORNE</b>	Y	
and tl paid t	uant to 11 U.S.C. § 329(a) and Bankruptcy nat compensation paid to me within one ye o me, for services rendered or to be rende ection with the bankruptcy case is as follow	ar before the filing of the peti- red on behalf of the debtor(s)	tion in bankruptcy, or agreed t		or(s)	
F	or legal services, I have agreed to accept			5	\$	7,500.00
F	rior to the filing of this statement I have re-	ceived		5	\$	2,000.00
E	alance Due			5	\$	5,500.00
2. The s	source of compensation paid to me was:					
	✓ Debtor	Other (specify)				
3. The s	source of compensation to be paid to me is	:				
	✓ Debtor	Other (specify)				
4. <b>1</b>	I have not agreed to share the above-dis of my law firm.	closed compensation with an	y other person unless they ar	e members ar	nd associates	5
	I have agreed to share the above-disclos my law firm. A copy of the agreement, to attached.					
	urn for the above-disclosed fee, I have agr uding:	eed to render legal service fo	r all aspects of the bankruptc	y case,		
a)	Analysis of the debtor's financial situation a petition in bankruptcy;	n, and rendering advice to the	e debtor in determining whethe	er to file		
b)	Preparation and filing of any petition, sch	edules, statement of affairs,	and plan which may be requir	ed;		
c)	Representation of the debtor at the meet	ng of creditors and confirmat	ion hearing, and any adjourne	ed hearings th	ereof;	
d)	Representation of the debtor in adversar	y proceedings and other cont	ested bankruptcy matters;			
e)	[Other provisions as needed] None					
6. Bya	greement with the debtor(s) the above disc	losed fee does not include th	e following services:			
	Plus \$285.00 per hour for addition	onal related work or suc	h other rate is allowed b	by the Cour	t.	
			TION			
	tify that the foregoing is a complete statem entation of the debtor(s) in this bankruptcy			or		
Dated:	8/25/2010					
		s/ Jesse C	. Stone			
			itone, Bar No. 684325			
			Stone, LLC			
		Attorney for	Debtor(s)			

## 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 SOUTHERN 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 <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

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

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

#### 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.

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

Page 2

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

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.

#### <u>Chapter 12</u>: 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 <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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 SOUTHERN DISTRICT OF GEORGIA

In re Charles Franklin Sutton Sharon P. Sutton Case No. \_\_\_\_\_

Debtor

Chapter 11

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

## **Certificate of the Debtor**

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

Xs/ Charles Franklin Sutton	8/25/2010	
Charles Franklin Sutton	_	
Signature of Debtor	Date	
$\chi$ s/ Sharon P. Sutton	8/25/2010	
Sharon P. Sutton		
Signature of Joint Debtor	Date	
	Charles Franklin Sutton Signature of Debtor X s/ Sharon P. Sutton Sharon P. Sutton	

Instructions: Attach a copy of Form B 201A, 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.