B 1 (Official Form 1) (1/08) Case: 10-60323-LWD Doc#:1 Filed:04/02/10 Page:1 of 51 **United States Bankruptcy Court Voluntary Petition** Southern District of Georgia Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Williams, Heather, L Simmons, Brooks, Lanier All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): **Heather Strickland** Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): xxx-xx-3748 than one, state all): xxx-xx-0253 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1029 Louie D. Newton Road 1029 Louie D. Newton Road Sylvania, GA Sylvania, GA ZIP CODE 30467-8936 ZIP CODE 30467-8936 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Screven Screven Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 1029 Louie D. Newton Road 1029 Louie D. Newton Road Sylvania, GA Sylvania, GA ZIP CODE ZIP CODE 30467-8936 30467-8936 ocation of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check **one** box.) ☐ Health Care Business Chapter 15 Petition for Chapter 7 П Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign \checkmark Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad V Corporation (includes LLC and LLP) Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors V \Box \Box 100-200-1,000-5,001-10,001-50-25.001-50.001-Over 49 199 999 99 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets $\mathbf{\Lambda}$ \Box \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$0 to \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities ¥ \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$0 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 to \$1 billion billion million million million million million

B 1 (Official Form 1) (1/08) Case: 10-60323-LWD Doc#:	1 Filed:04/02/10	Page:2 of 51	FORM B1, Page 2	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Brooks Lanier Simmons, Heather L Williams			
All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attack	h additional sheet.)		
Location Where Filed: NONE	Case Number:	Date Filed	l:	
Location Where Filed:	Case Number:	Date Filed	:	
Pending Bankruptcy Case Filed by any Spouse, Partner o	or Affiliate of this Debtor (If more	than one, attach additional shee	et)	
Name of Debtor: NONE	Case Number:	Date Filed	:	
District:	Relationship:	Judge:		
Exhibit A (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.)		[he or she] may proceed under c es Code, and have explained the r. I further certify that I have del:	declare that I chapter 7, 11, relief	
Exhibit A is attached and made a part of this petition.	X Not Applicable Signature of Attorney fo	r Debtor(s) Date	,	
Ex	l hibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No		harm to public health or safety?		
Exi	nibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse mus	t complete and attach a separate Ext	nibit D.)		
Exhibit D completed and signed by the debtor is attached and made a part of t	his petition.			
If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is attached and made	a part of this petition. ding the Debtor - Venue			
	applicable box)			
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			ely	
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this	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 but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proce			
Certification by a Debtor Who Resi (Check all a)	des as a Tenant of Residenti pplicable boxes.)	al Property		
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, comp	olete the following).		
	(Name of landlord that obtained jud	Igment)	_	
	(Address of landlord)		_	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			3	
Debtor has included in this petition the deposit with the court of a filing of the petition.	ny rent that would become due durin	g 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)).			

3 1 (Official Form 1) (1/08) Case: 10-60323-LWD Doc#: Voluntary Petition	1 Filed:04/02/10 Page:3 of 51 FORM B1, Page 3					
(This page must be completed and filed in every case)	Name of Debtor(s): Brooks Lanier Simmons, Heather L Williams					
Sign	atures					
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	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.					
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.	(Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code.					
[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).	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/ Brooks Lanier Simmons	X Not Applicable					
Signature of Debtor Brooks Lanier Simmons	(Signature of Foreign Representative)					
X s/ Heather L Williams						
Signature of Joint Debtor Heather L Williams	(Printed Name of Foreign Representative)					
Telephone Number (If not represented by attorney)						
4/2/2010	Date					
Date Signature of Attorney	Signature of Non-Attorney Petition Preparer					
X s/ Jon A. Levis Signature of Attorney for Debtor(s)	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					
Jon A. Levis Bar No. 448848						
Printed Name of Attorney for Debtor(s) / Bar No.	by bankruptcy petition preparers, I have given the debtor notice of the maximum amount					
Merrill & Stone, LLC	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.					
Firm Name Post Office Box 129 Swainsboro, GA 30401						
Address	Not Applicable					
	Printed Name and title, if any, of Bankruptcy Petition Preparer					
478-237-7029 478-237-9211	Social-Security number (If the bankruptcy petition preparer is not an individual, state					
Telephone Number	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)					
4/2/2010	the diminiples pention prepared;) (required by 11 c.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 partner whose Social-Security number is provided above.					
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					
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.					

Date

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

UNITED STATES BANKRUPTCY COURT Southern District of Georgia

In re	Brooks Lanier Simmons Heather L	Case No.	
	Williams		
	Debtor(s)	(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/ Brooks Lanier Simmons

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Date: 4/2/2010

Brooks Lanier Simmons

Case: 10-60323-LWD Doc#:1 Filed:04/02/10 Page:6 of 51

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

UNITED STATES BANKRUPTCY COURT Southern District of Georgia

In re	Brooks Lanier Simmons Heather L	Case No.
	Williams	
	Debtor(s)	(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/ Heather L Williams

Heather L Williams

Date: 4/2/2010

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B4 (Official Form 4) (12/07)

Statesboro, GA 30458

United States Bankruptcy Court Southern District of Georgia

In re Brooks Lanier Simmons	Heather L Williams	,	Case No.		
	Debtors		Chapter 11		
LIST OF CRED	ITORS HOLDING	20 LARGES	ST UNS	ECUREI	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.)	is co unliq disp	eate if claim ontingent, puidated, uted or ect to setoff	Amount of claim [if secured also state value of security]
Chatham Pathology Assoc. P.O. Box 8817 Greenville, SC 29604				TINGENT UTED	\$320.00
St. Joseph's Hospital P.O. Box 2252 Birmingham, AL 35246-2439				TINGENT UTED	\$17,978.00
John Deere Credit P.O. Box 4450 Carol Stream, IL 60197-4450					\$10,200.42
Gerald E. Moore & Assoc., PC P.O. Box 876 Smyrna, GA 30081					\$8,329.65
John Deere Credit P.O. Box 4450 Carol Stream, IL 60197-4450					\$16,023.36
East GA Regional Medical Center P.O. Box 1048				TINGENT UTED	\$149,691.71

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

In re	Brooks Lanier Simmons	Heather L Williams	. Case	No.	
		Debtors	 Chap	ter	11

(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 Newington Post Office Box 68				\$123,440.00
Newington, GA 30446				SECURED VALUE: \$375,500.00
Candler Hospital P.O. Box 930151 Atlanta, GA 31193-0151			CONTINGENT DISPUTED	\$55.142.69
St. Joseph's Hospital P.O. Box 930151 Atlanta, GA 31193-0151			CONTINGENT DISPUTED	\$54,592.49
Nelnet Loan Services P.O. Box 82561 Lincoln, NE 68501-2561				\$16,020.42
East GA Orthopedic Center, PC 1601 Fair Road, Suite 500 Statesboro, GA 30458-1699			CONTINGENT DISPUTED	\$15,080.00
Georgia Anesthesia and Pain Management c/o MedDirect P.O. Box 88073			CONTINGENT DISPUTED	\$11,604.55

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

In re	Brooks Lanier Simmons	Heather L Williams	. Case	No.	
		Debtors	 Chap	ter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

LIST OF CREE	DITORS HOLDING	20 LARGEST	UNSECURE	D CLAIMS
(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Bulloch Co. Tax Commissioner P.O. Box 245 Statesboro, GA 30459			CONTINGENT	\$7,413.17
Statesboro HMA Physician Management P.O. Box 2648 Statesboro, GA 30459-2648			CONTINGENT DISPUTED	\$6.392.00
Discover P.O. Box 30421 Salt Lake City, UT 84130-0421				\$4,695.86
Marc Bisseck, MD 1497 Fair Rd, Suite 311 Statesboro, GA 30458			CONTINGENT DISPUTED	\$4,291.65
East GA Radiology, LLC 7 Acee Drive Natrone Heights, PA 15065			CONTINGENT DISPUTED	\$2,848.00
Chase P.O. Box 15298 Wilmington, DE 19850-5298				\$2,440.82

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

In re	Brooks Lanier Simmons	Heather L Williams	. Case	No.	
		Debtors	 Chap	ter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

LIST OF CRED	OITORS HOLDING	20 LARGEST	UNSECURE	D CLAIMS
(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Candler Hospital P.O. Box 930151 Atlanta, GA 31193-0151			CONTINGENT DISPUTED	\$2,424.00
Bank of America P.O. Box 2036 Warren, MI 48090-2036				\$2,000.00
Capital One P.O. Box 32085 Salt Lake City, UT 84130-0285				\$1,505.37
GA Emergency Assoc. P.O. Box 10066 Savannah, GA 31412-0266			CONTINGENT DISPUTED	\$1,460.00
Southeast Wound Specialists P.O. Box 1345 Savannah, GA 31402-1345			CONTINGENT DISPUTED	\$1,370.00
Savannah Chatham Imaging, LLC 1 Johnson Street Suite 11 Savannah, GA 31405-5533			CONTINGENT DISPUTED	\$1,279.00

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

In re	Brooks Lanier Simmons	Heather L Williams	, Case N	0.	
		Debtors	Chapte	er	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)

Name of creditor and complete mailing address including zip code (2)

Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted

(3)

Nature of claim (trade debt, bank loan, government contract, etc.) (4)

Indicate if claim is contingent, unliquidated, disputed or subject to setoff (5)

Amount of claim [if secured also state value of security]

Capital One P.O. Box 32085 Salt Lake City, UT 84130-0285

\$1,246.33

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

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

In re:	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	 ,	(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
1 acres with improvements located in Screven Co, GA	Fee Owner	w	\$ 67,090.00	\$ 27,956.21
190.154 acres with improvements located in Bulloch Co., GA (Future Interest)	Fee Owner	w	\$ 375,500.00	\$ 498,940.00
	Total	>	\$ 442,590.00	

(Report also on Summary of Schedules.)

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	 ,	(If known)

SCHEDULE B - PERSONAL PROPERTY

			1	
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			
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.		Core Credit Union Personal Checking	W	400.00
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.		Core Credit Union Savings	w	5.00
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.		First Southern National Bank Personal Checking	н	50.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		2 Couches	W	1,729.00
Household goods and furnishings, including audio, video, and computer equipment.		TV \$75 Glass Table & Chairs \$200 Bed \$100 Dresser \$100 Bed & Dresser \$100 Refrig \$75 Stove \$75 Microwave \$50	J	775.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Clothing	J	200.00
7. Furs and jewelry.		Custom Jewlery \$100	w	100.00
Firearms and sports, photographic, and other hobby equipment.	Х			

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	,	(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
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Her Incentive Life Legacy Term Life Ins. Face Value \$250,000 His Northwestern Mutual Term Life Ins. Face Value \$500,000	J	0.00
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		401K with John Hancock	W	1,900.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	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.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Item VII Trust Consisting of 190.154 acres \$375,500.00	Н	0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors		(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
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Camaro \$1,000 1990 F-150 Truck (not running) \$300	w	1,300.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 BMW	W	3,950.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Χ			
31. Animals.	Χ			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	2 continuation sheets attached Total	al >	\$ 10,409.00

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

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	·	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1 acres with improvements located in Screven Co, GA	Ga. Code Ann. § 44-13-100(a)(1)	20,000.00	67,090.00
2003 BMW	Ga. Code Ann. § 44-13-100(a)(3)	3,950.00	3,950.00
401K with John Hancock	Ga. Code Ann. § 18-4-22	0.00	1,900.00
Clothing	Ga. Code Ann. § 44-13-100(a)(4)	200.00	200.00
Core Credit Union Personal Checking	Ga. Code Ann. § 44-13-100(a)(1)	0.00	400.00
Custom Jewlery \$100	Ga. Code Ann. § 44-13-100(a)(5)	100.00	100.00
TV \$75 Glass Table & Chairs \$200 Bed \$100 Dresser \$100 Bed & Dresser \$100 Refrig \$75 Stove \$75 Microwave \$50	Ga. Code Ann. § 44-13-100(a)(4)	775.00	775.00

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

In re	Brooks Lanier Simmons	Heather L Williams	Cas	se No.	
		Debtors		(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.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT	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. Alex Mills 317 Cork Pond Road Sylvania, GA 30467		w	1 acres with improvements located in Screven Co, GA VALUE \$67,090.00				27,956.21	0.00
ACCOUNT NO. 5202701-001 Bank of Newington Post Office Box 68 Newington, GA 30446	х	J	190.154 acres with improvements located in Bulloch Co., GA (Future Interest)				498,940.00	123,440.00
ACCOUNT NO. WILLH19894 Farmers Furniture 10305 Abercorn Ext. Savannah, GA 31406		w	2 Couches VALUE \$1,729.00				1,729.00	0.00
ACCOUNT NO. 5726008172 First Franklin 153 Northside Drive East #3 Statesboro, GA 30458		w	1995 Camaro \$1,000 1990 F-150 Truck (not running) \$300 VALUE \$1,300.00				2,454.25	1,154.25

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 531,079.46	\$ 124,594.25
\$ 531,079.46	\$ 124,594.25

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	,	(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.
TYF	PES 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 onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in I.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	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 pintment 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 pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the attent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
J	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 ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	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 her substance. 11 U.S.C. § 507(a)(10).

adjustment.

1 continuation sheets attached

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

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No.
	Brooke Earner Chilinotte	Houthor E Williamo	(If known)
		Debtors	` ,

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. Bulloch Co. Tax Commissioner P.O. Box 245 Statesboro, GA 30459	Х		2008 & 2009 Ad Valorem Taxes	X			7,413.17	7,413.17	\$0.00
ACCOUNT NO. J081900586 Nelnet Loan Services P.O. Box 82561 Lincoln, NE 68501-2561			Student Loan				16,020.42	16,020.42	\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Total ➤

Subtotals >

(Totals of this page)

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total ➤ Tota
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 23,433.59	\$ 23,433.59	\$ 0.00
\$ 23,433.59		
	\$ 23,433.59	\$ 0.00

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No.		
		Debtors	,	(If 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. 4800 1130 4385 9185		w					2,000.00
Bank of America P.O. Box 2036 Warren, MI 48090-2036			Credit Card Acct No. 37423252				
ACCOUNT NO. M5-102632		н		Х		Х	463.00
Bulloch Co. EMS P.O. Box 1409 Statesboro, GA 30459-1409		Medical Bill					
ACCOUNT NO. J025721929		Н		Х		Х	55,142.69
Candler Hospital P.O. Box 930151 Atlanta, GA 31193-0151			Medical Bill				
ACCOUNT NO. J025850413		н		Х		Х	2,424.00
Candler Hospital P.O. Box 930151 Atlanta, GA 31193-0151		Medical Bill					
ACCOUNT NO. 4121 7414 3668 1261		W	2				1,246.33
Capital One P.O. Box 32085 Salt Lake City, UT 84130-0285			Credit Card				

7 Continuation sheets attached

Subtotal > \$ 61,276.02

Total > (Use only on last page of the completed Schedule F.)

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

In re	Brooks Lanier Simmons	Heather L Williams	Case No	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(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. 4388 6418 8274 9562		w					1,505.37
Capital One P.O. Box 32085 Salt Lake City, UT 84130-0285			Credit Card				
ACCOUNT NO. 5291 1521 1441 6916		w					628.46
Capitol One P.O. Box 32085 Salt Lake City, UT 84130-0285	ı	_ =	Credit Card				
ACCOUNT NO. 102049		Н		Х		х	150.00
Cardiology Assoc. of Savannah, LLC 11700 Mercy Blvd. Plaza D, #6 Savannah, GA 31419			Medical Bill				
ACCOUNT NO. 617A1629		Н		Х		х	425.00
Center for Advanced Pain Mgt P.O. Box 848446 Boston, MA 02284-8446			Medical Bill				
ACCOUNT NO. 4559 5402 0064 5259		w	-				385.09
Chase P.O. Box 15298 Wilmington, DE 19850-5298			Credit Card				

Sheet no. $\underline{1}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,093.92

Total > \$

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

n re	Brooks Lanier Simmons	Heather L Williams	Case No	
		Debtors	- ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(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. 5401 6830 7799 9867		w					2,440.82
Chase P.O. Box 15298 Wilmington, DE 19850-5298			Credit Card				
ACCOUNT NO. 6001-15645773		Н		Х		Х	320.00
Chatham Pathology Assoc. P.O. Box 8817 Greenville, SC 29604		Medical Bill					
ACCOUNT NO. 4447 9621 5242 9134		Н					786.10
Credit One Bank P.O. Box 98872 Las Vegas, NV 89193-8872			Credit Card				
ACCOUNT NO. 6738		w					4,695.86
Discover P.O. Box 30421 Salt Lake City, UT 84130-0421			Credit Card				
ACCOUNT NO. 8680A216		Н		Х		Х	15,080.00
East GA Orthopedic Center, PC 1601 Fair Road, Suite 500 Statesboro, GA 30458-1699			Medical Bill				

Sheet no. $\underline{2}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 23,322.78

Total > \$ chedule F.)

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

n re	Brooks Lanier Simmons	Heather L Williams	Case No	
		Debtors	 ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(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. 0035806		Н		Х		Х	2,848.00
East GA Radiology, LLC 7 Acee Drive Natrone Heights, PA 15065			Medical Bill				
ACCOUNT NO. 1041398		Н		Х		Х	149,691.71
East GA Regional Medical Center P.O. Box 1048 Statesboro, GA 30458			Medical Bill				
ACCOUNT NO. 4910 0787 1905 5345		w					431.84
First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117-5519			Credit Card				
ACCOUNT NO.		Н		Х		Х	1,460.00
GA Emergency Assoc. P.O. Box 10066 Savannah, GA 31412-0266			Medical Bill 8394209B \$1,220.00 8395103B \$240.00				

Sheet no. $\underline{3}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

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

n re	Brooks Lanier Simmons	Heather L Williams	Case No	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(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.		Н		Х		Х	11,604.55
Georgia Anesthesia and Pain Management c/o MedDirect P.O. Box 88073 Chicago, IL 60680-1073 Georgia Anesthesia & Pain Managemen c/o MedDirect P.O. Box 120130 Grand Rapids, MI 49528-0103			7704766 \$1,300.00 7736636 \$1,950.00 ME-433876 \$980.00 ME-433877 \$135.00 ME-427167 \$1305.00 ME-427771 \$1,955.00 ME-432008 \$850.00 ME-432009 \$2,215.00 ME-426442 \$914.55				, and the second
Georgia Institute for Plastic Surge 5361 Reynolds Street		Medical Bill	X		X	184.00	
Savannah, GA 31405-6014 ACCOUNT NO. 5410 5816 2100 1801 Gerald E. Moore & Assoc., PC P.O. Box 876 Smyrna, GA 30081		w	Worldwide Asset Purchasing, LLC Direct Merchants				8,329.65
ACCOUNT NO. 5155 9700 2337 8538 HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084		w	Credit Card				776.40

Sheet no. $\underline{4}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 20,894.60

Total > \$ chedule F.)

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

n re	Brooks Lanier Simmons	Heather L Williams	Case No	
		Debtors	- ,	(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. 5155 9700 2616 9025		Н					420.42
HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084			Credit Card				
ACCOUNT NO. 01 259433748 AD		Н	_				10,200.42
John Deere Credit P.O. Box 4450 Carol Stream, IL 60197-4450			Reposs KMC 836 Planter				
John Deere Credit P.O. Box 6600 Johnston, IA 50131-6600							
ACCOUNT NO. 01 259433748 AC		Н					16,023.36
John Deere Credit P.O. Box 4450 Carol Stream, IL 60197-4450			Reposs CIH 1680 Combine				
John Deere Credit P.O. Box 6600 Johnston, IA 50131-6600							
ACCOUNT NO. 251		Н		Х		x	4,291.65
Marc Bisseck, MD 1497 Fair Rd, Suite 311 Statesboro, GA 30458			Medical Bill				

Sheet no. $\,\underline{5}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

30,935.85 Subtotal >

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

n re	Brooks Lanier Simmons	Heather L Williams	Case No	
		Debtors	- ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(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. 150688		Н		Х		Х	1,279.00
Savannah Chatham Imaging, LLC 1 Johnson Street Suite 11 Savannah, GA 31405-5533			Medical Bill				
ACCOUNT NO. 164380		Н		Х		Х	804.00
Savannah Neurology, PC 5356 Reynolds St. 300 Savannah, GA 31405		Medical Bill					
ACCOUNT NO. 011904 SELF		Н		Х		Х	1,370.00
Southeast Wound Specialists P.O. Box 1345 Savannah, GA 31402-1345			Medical Bill				
ACCOUNT NO.		Н		Х		Х	317.76
Southside Fire/EMS Mercy Ambulance Service P.O. Box 16297 Savannah, GA 31416-2997			Medical Bill				
ACCOUNT NO. V015645773		Н		Х		Х	17,978.00
St. Joseph's Hospital P.O. Box 2252 Birmingham, AL 35246-2439			Medical Bill				

Sheet no. $\underline{6}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 21,748.76

Total > chedule F.)

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

n re	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(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.		Н		Х		Х	54,592.49
St. Joseph's Hospital P.O. Box 930151 Atlanta, GA 31193-0151		V014912067 \$24,592.49 Amputation \$30,000.00					
ACCOUNT NO. 234-0020195		Н		Х		Х	6,392.00
Statesboro HMA Physician Management P.O. Box 2648 Statesboro, GA 30459-2648			Medical Bill				
ACCOUNT NO. 6032 2034 1083 5721 Walmart P.O. Box 981064 El Paso, TX 79998-1064		w	Credit Card				781.49

Sheet no. $\underline{7}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 61,765.98

Total > \$ 377,469.46

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

In re:	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	,	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 $\ \square$ 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.
WMS Farms	Rent property located at 293 Macedonia Road, Statesboro,
Statesboro, GA	

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

In re: B	rooks Lanier Simmons	Heather L Williams	Ca	ase No.	
_		Debtors	,		(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Heather L. Williams, Trustee for the Estate of Thomas E. Simmons	Bank of Newington Post Office Box 68 Newington, GA 30446
Heather L. Williams, Trustee for the Estate of Thomas E. Simmons	Bulloch Co. Tax Commissioner P.O. Box 245 Statesboro, GA 30459

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

NONE

In re	Brooks Lanier Simmons Heather L Williams	Case No.	
	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: Married	DEPENDENTS OF	DEPENDENTS OF DEBTOR AND SPOUSE				
Warried	RELATIONSHIP(S):			AGE(S):	
	NEEKHONOIIII (6).			7.02(0)	,-	
Employment:	DEBTOR		SPOUSE			
Occupation D	isable	Administr	ator			
Name of Employer			Hospitalists			
How long employed 13	3 months	8 years				
Address of Employer		- , ,				
INCOME: (Estimate of averag case filed)	e or projected monthly income at time	DE	EBTOR		SPOUSE	
1. Monthly gross wages, salar		\$	0.00	\$	6,250.01	
(Prorate if not paid month 2. Estimate monthly overtime	Ny.)	\$	0.00	\$	0.00	
3. SUBTOTAL		\$	0.00	\$	6,250.01	
4. LESS PAYROLL DEDUCT	TIONS		0.00	<u> </u>	0,230.01	
a. Payroll taxes and soci	al security	\$	0.00	\$	641.07	
b. Insurance		\$	0.00	\$	231.51	
c. Union dues		\$	0.00	\$	0.00	
d. Other (Specify)	401K	\$	0.00	\$	187.51	
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	0.00	\$	1,060.09	
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	0.00	\$	5,189.92	
7. Regular income from operat	tion of business or profession or farm	<u> </u>		·		
(Attach detailed statemer	nt)	\$	0.00	\$	0.00	
8. Income from real property		\$	833.33	\$	0.00	
9. Interest and dividends		\$	0.00	\$	0.00	
10. Alimony, maintenance or s debtor's use or that of de	support payments payable to the debtor for the spendents listed above	\$	0.00	\$	0.00	
11. Social security or other go		Ψ		Ψ		
(Specify)		\$	0.00	\$	0.00	
12. Pension or retirement inco	me	\$	411.00	\$	0.00	
13. Other monthly income		_				
(Specify) Admin. Work		\$	0.00	\$	1,000.00	
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	1,244.33	\$	1,000.00	
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	1,244.33	\$	6,189.92	
16. COMBINED AVERAGE Notals from line 15)	MONTHLY INCOME: (Combine column		\$ 7,434	1.25		
	decrease in income reasonably anticipated to occur within	Statistical Sun	nmary of Certain L	iabilities	nd, if applicable, on and Related Data)	

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

In re Brooks Lanier Simmons Heather L Williams	Case No.	
Debtors	(If kno	wn)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate
any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form22A or 22C.

iny payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expe liffer from the deductions from income allowed on Form22A or 22C.	enses calculated on	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	parate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	580.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	0.00
c. Telephone	\$	35.00
d. Other Cable	\$	65.00
Cell Phone	\$	30.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	85.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	125.00
b. Life	\$	216.00
c. Health	\$	0.00
d. Auto	\$	165.00
e. Other		0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Ad Valorem	\$	360.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other		0.00
14. Alimony, maintenance, and support paid to others	\$	500.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	¢	2 044 00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,041.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	e filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	7,434.25
b. Average monthly expenses from Line 18 above	\$	3,041.00
c. Monthly net income (a. minus b.)	\$	4,393.25

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

United States Bankruptcy Court Southern District of Georgia

In re Brooks Lanier Simmons	Heather L Williams	Case No.	
	Debtors		
		Chapter	11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors 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	\$ 442.590.00		
B - Personal Property	YES	3	\$ 10.409.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 531.079.46	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 23,433.59	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 377.469.46	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7.434.25
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3.041.00
тот	AL	20	\$ 452,999.00	\$ 931,982.51	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Southern District of Georgia

In re	Brooks Lanier Simmons	Heather L Williams	Case No.	
		Debtors	, Chapter	11

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

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

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

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

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

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	23,433.59
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	\$	23,433.59

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,434.25
Average Expenses (from Schedule J, Line 18)	\$ 3,041.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	124,594.25
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 23,43	3.59	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	377,469.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$	502,063.71

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

In re	Brooks Lanier Simmons	Heather L Williams	 . Case No.	
		Debtors		(If known)

	ECLARATION CONCER	RNING I	DEBTOR'S SCHEDULES	
	DECLARATION UNDER PENALT	Y OF PER	RJURY BY INDIVIDUAL DEBTOR	
I declare under penalty	of perjury that I have read the foregoing sum	mary and sch	edules, consisting of	
sheets, and that they are tru	e and correct to the best of my knowledge, inf	formation, and	d belief.	
Date: 4/2/2010		Signature:	s/ Brooks Lanier Simmons	
			Brooks Lanier Simmons Debtor	
Date: 4/2/2010		Signature:	s/ Heather L Williams	
			Heather L Williams	
			(Joint Debtor, if any)	
			e, both spouses must sign]	
DECLARA	TION AND SIGNATURE OF NON-ATTORN	IEY BANKRU	JPTCY PETITION PREPARER (See 11 U.S.C. § 110)	
compensation and have prov 342(b); and, (3) if rules or go	vided the debtor with a copy of this document uidelines have been promulgated pursuant to ren the debtor notice of the maximum amount	and the notice 11 U.S.C. § 1	lefined in 11 U.S.C. § 110; (2) I prepared this document for es and information required under 11 U.S.C. §§ 110(b), 110(h) and 10(h) setting a maximum fee for services chargeable by bankruptcy ing any document for filing for a debtor or accepting any fee from the	
Printed or Typed Name and Preparer	Title, if any, of Bankruptcy Petition		ecurity No. ed by 11 U.S.C. § 110.)	
	eparer is not an individual, state the name, titl	` '	dress, and social security number of the officer, principal, responsible	,
Address X	- Datition Dunnan	_	 Date	
Signature of Bankruptcy	·			
Names and Social Security preparer is not an individual:		or assisted in	n preparing this document, unless the bankruptcy petition	
A bankruptcy petition prepa	_		orming to the appropriate Official Form for each person. Federal Rules of Bankruptcy Procedure may result in fines or	
DECLARATION	UNDER PENALTY OF PERJURY	Y ON BEH	IALF OF CORPORATION OR PARTNERSHIP	
I, the of the	named as debtor in this case,	declare under	penalty of	
	oregoing summary and schedules, consisting orrect to the best of my knowledge, information		sheets (Total shown on summary page plus 1,	Ι,
Date	Signature	:		
		Print (or type name of individual signing on behalf of debtor.]	
[An individual signing on bel	half of a partnership or corporation must indic	<u>-</u>		
-				

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

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Southern District of Georgia

In re:	Brooks Lanier Simmons	Heather L Williams	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
76,534.00	Her Income from work	2008
105,760.00	His Farm income	2008
4,932.00	His Income from Retirement benefit of Mother	2009
77,689.53	Her 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 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

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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.)

2

1.184.00

DATES OF **AMOUNT AMOUNT** NAME AND ADDRESS OF **PAYMENTS** PAID STILL OWING **CREDITOR Alex Mills** Jan, Feb & Mar 1,740.00 \$580.00 month **Bill Lanier** Jan Feb Mar 2.340.00 \$780.00 month

None

Citibank

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and 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 AMOUNT AMOUNT PAYMENTS/ PAID OR STILL TRANSFERS VALUE OF TRANSFERS

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

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

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

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

3

 $\mathbf{\Lambda}$

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

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None

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

DESCRIPTION DATE OF REPOSSESSION, NAME AND ADDRESS FORECLOSURE SALE, AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

John Deere Credit 08/01/2009 KMC 836 Planter **CIH 1680 Combine**

6. Assignments and receiverships

None \square

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

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

7. Gifts

None $\mathbf{\Lambda}$

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

NAME AND ADDRESS RELATIONSHIP DESCRIPTION AND VALUE OF OF PERSON TO DEBTOR, DATE OR ORGANIZATION IF ANY OF GIFT **GIFT**

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8. Losses

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

DESCRIPTION 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 DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

Consumer Credit Counseling March 30, 2010 \$50.00

of Southwest GA

Merrill & Stone, LLC March 30, 2010 \$5,000.00

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. (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.)

DESCRIBE PROPERTY
NAME AND ADDRESS OF TRANSFEREE,
TRANSFERRED

RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED

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

NAME OF TRUST OR OTHER DATE(S) OF AMOUNT OF MONEY OR DESCRIPTION
DEVICE TRANSFER(S) AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

4

11. Closed financial accounts

None 🗹

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

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

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12. Safe deposit boxes

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

NAME AND ADDRESS	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 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

None
✓

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

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None **✓**

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 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

5

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.

6

"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 \mathbf{Z}

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.

DATE OF SITE NAME AND NAME AND ADDRESS **ENVIRONMENTAL** LAW

ADDRESS OF GOVERNMENTAL UNIT NOTICE

None $\mathbf{\Lambda}$

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 \mathbf{V}

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 **DOCKET NUMBER** STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpaver 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.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BEGINNING AND ENDING** BUSINESS

DATES

7

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

19. Books, records and financial statements

None

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

NAME AND ADDRESS

DATES SERVICES RENDERED

Self Prepared

None \mathbf{Q}

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None Ø

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 $\mathbf{\Lambda}$

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None \square

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

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

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None
☑

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None **☑** a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

8

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.

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS

22. Former partners, officers, directors and shareholders

None **☑**

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

NAME ADDRESS

DATE OF WITHDRAWAL

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

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None ☑ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None
☑

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

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

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

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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* * * * * *

9

[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	4/2/2010	Signature of Debtor Simmons S/ Brooks Lanier Simmons Brooks Lanier Simmons
Date	4/2/2010	Signature s/ Heather L Williams of Joint Debtor Heather L Williams (if any)

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

In re	Brooks La	nier Simmons	s, Heather L W	/illiams
		Debtor(s)		
Case	Number:			
		(If known)		•

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

	Part I. CALCULATION OF CURRENT MONTHLY INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this sa. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 3. C. ☑ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column for Lines 2-10.	2-10.			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A Debtor's Income	Column B Spouse's Income		
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$0.00	\$6,250.01		
3	Net income from the operation of a business, profession, or farm. Subtract Line b from				
	a. Gross Receipts \$ 0.00 b. Ordinary and necessary business expenses \$ 0.00 c. Business income Subtract Line b from Line a	\$0.00	\$0.00		
4	Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. a. Gross Receipts \$833.33 b. Ordinary and necessary operating expenses \$0.00 c. Rent and other real property income Subtract Line b from Line a	\$833.33	\$0.00		
5	Interest, dividends, and royalties.	\$0.00	\$0.00		
6	Pension and retirement income.	\$411.00	\$0.00		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. \$0.00				
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$	\$0.00	\$0.00		

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	a.		
		\$0.00	\$0.00
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$1,244.33	\$6,250.01
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10. Column A.		
	Part II: VERIFICATION		
12	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) Date: 4/2/2010 Signature: s/ Brooks Lanier Simmons, (Debtor)		
	Date: 4/2/2010 Signature: s/ Heather L Williams Heather L Williams, (Joint Deb	otor, if any)	

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UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF GEORGIA

In re:		Case No.	
Brook	s Lanier Simmons		
الممداء	or I Millions	Chapter 11	
Heath	er L Williams		
Debto	r(s).		
	CERTIFICATION OF C	REDITOR MAILING MATRIX	
provide schedu submitthe be	urpose of the Certification of Creditor Mailing ed on the diskette (or by ECF submission) nules. Accordingly, I hereby certify under pented on computer diskette or electronically vist of my knowledge and that the names and ssion corresponds exactly to the creditor info	atches exactly the creditor information palty of perjury that the master mailing list a the CM/ECF system is true, correct, an number of creditors provided on the disk	rovided on the of creditors d complete listing to
respor	er acknowledge that (1) the accuracy and consibility of the debtor and the debtor's attorned various schedules and statements required that debtor, attorney and trustee information	ey; (2) the court will rely on the creditor list by the Bankruptcy Rules are not used fo	sting for all mailings; r mailing purposes;
The m	aster mailing list of creditors is submitted vi	a:	
	computer diskette listing a total of	creditors which corresponds exactly	to the schedules; or
⊴	electronic means (ECF) listing a total of 3	7 creditors which corresponds exactly to	the schedules.
		s/ Brooks Lanier Simmons	
		Brooks Lanier Simmons	
		Debtor s/ Heather L Williams	
		Heather L Williams	
		Joint Debtor	
		s/ Jon A. Levis	
		Jon A. Levis	
		Attorney for Debtor(s)	
Date:	4/2/2010		
Revise	ed: 10/05		EXHIBIT 1

Revised: 10/05

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Southern District of Georgia

			bouthern bistrict of Georgia			
In re:	Brooks Lanier Simmons		Heather L Williams	Case No.	-	
	Debte	ors		Chapter	<u>11</u>	
	DISCLOSUR	E	OF COMPENSATION OF FOR DEBTOR	ATTORNE	ΞY	
and t paid t	nat compensation paid to me within one year	r befo ed on	2016(b), I certify that I am the attorney for the the filing of the petition in bankruptcy, or behalf of the debtor(s) in contemplation of con	agreed to be	btor(s)	
F	or legal services, I have agreed to accept				\$	5,000.00
F	Prior to the filing of this statement I have rec	eived			\$	5,000.00
Е	Balance Due				\$	0.00
2. The	source of compensation paid to me was:					
	✓ Debtor		Other (specify)			
3. The	source of compensation to be paid to me is:					
	✓ Debtor		Other (specify)			
4. ☑	I have not agreed to share the above-disc of my law firm.	losed	compensation with any other person unless	s they are members	and associat	tes
□ 5. In rot	my law firm. A copy of the agreement, togattached.	gether	npensation with a person or persons who are with a list of the names of the people sharing reader legal convice for all appears of the bo	ng in the compensat		
	um for the above-disclosed fee, i have agre uding:	eato	render legal service for all aspects of the ba	inkrupicy case,		
a)	Analysis of the debtor's financial situation a petition in bankruptcy;	, and	rendering advice to the debtor in determining	g whether to file		
b)	Preparation and filing of any petition, sche	edules	s, statement of affairs, and plan which may b	e required;		
c)	Representation of the debtor at the meeting	ng of o	creditors and confirmation hearing, and any	adjourned hearings	thereof;	
d)	Representation of the debtor in adversary	proce	eedings and other contested bankruptcy ma	tters;		
e)	[Other provisions as needed]					
6. By a	greement with the debtor(s) the above discl	osed f	fee does not include the following services:			
	Plus \$285.00 per hour for addition	nal re	elated work or such other rate is all	owed by the Co	urt.	
			CERTIFICATION			
	tify that the foregoing is a complete statementation of the debtor(s) in this bankruptcy p		any agreement or arrangement for payment eding.	to me for		
Dated:	4/2/2010					
			s/ Jon A. Levis Jon A. Levis, Bar No. 4488	48		

Merrill & Stone, LLC Attorney for Debtor(s) Case: 10-60323-LWD Doc#:1 Filed:04/02/10 Page:49 of 51

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

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

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

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

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

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

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

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

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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.

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

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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

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

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF GEORGIA

In re Broo	oks Lanier Simmons	Case No.	
Heat	her L Williams		
	Debtor	Chapter <u>11</u>	

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.

Brooks Lanier Simmons	Xs/ Brooks Lanier Simmons	4/2/2010
Heather L Williams	Brooks Lanier Simmons	_
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	xs/ Heather L Williams	4/2/2010
Case No. (if known)	Heather L Williams	
·	Signature of Joint Debtor	Date

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.