B1 (Official Form 1)(1/08)							
United States Bankruptcy C Southern District of Illinois						V	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Diss, Charles K			Name	of Joint De	ebtor (Spouse	) (Last, First, Midd	le):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FDBA Diss Grain & Trucking, Inc.; AKA Kevin Diss			All Ot (inclue	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-4513</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)			
Street Address of Debtor (No. and Street, City, an 205 8th Street Alma, IL	nd State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Street, Ci	ity, and State):ZIP Code
County of Residence or of the Principal Place of Marion		2807	Count	y of Reside	ence or of the	Principal Place of I	Business:
Mailing Address of Debtor (if different from stree	et address):		Mailin	g Address	of Joint Debt	or (if different from	n street address):
	Г	ZIP Code	_				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							<b>I</b>
Type of Debtor       Nature of Business         (Form of Organization)       (Check one box)         Individual (includes Joint Debtors)       Health Care Business         See Exhibit D on page 2 of this form.       Single Asset Real Estate as definin 11 U.S.C. § 101 (51B)         Corporation (includes LLC and LLP)       Railroad         Partnership       Stockbroker         Other (If debtor is not one of the above entities, check this box and state type of entity below.)       Other         Tax-Exempt Entity       (Check box, if applicable)         Debtor is a tax-exempt organiz       Under Title 26 of the United St. Code (the Internal Revenue Code)		lefined	<ul> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> </ul>	<b>the I</b> er 7 er 9 er 11 er 12	of a Fore Chapter		
		States	defined "incurr		,		
<ul> <li>Filing Fee (Check one box)</li> <li>Full Filing Fee attached</li> <li>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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>			r Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debtor as de noontingent liquidat are less than \$2,19 ith this petition.	ed in 11 U.S.C. § 101(51D). efined in 11 U.S.C. § 101(51D). ed debts (excluding debts owed 00,000.
			e expense	s paid, □ 50,001- 100,000	OVER 100,000	THIS SPACE	E IS FOR COURT USE ONLY
Estimated Assets	1,000,001 \$10,000,001 0 \$10 to \$50	\$50,000,001 to \$100		100,000	More than		
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 tt	1,000,001 \$10,000,001 b \$10 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500 million	5500,000,001 to \$1 billion			

<b>B1 (Official For</b>	m 1)(1/08)		Page 2
Voluntar	y Petition	Name of Debtor(s):	
(This page mu	st be completed and filed in every case)	Diss, Charles K	
( <u>F</u>	All Prior Bankruptcy Cases Filed Within Las	<b>t 8 Years</b> (If more than tw	vo, attach additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (	(If more than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debter	Exhibit B is an individual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the pet have informed the petition 12, or 13 of title 11, Unit	itioner named in the foregoing petition, declare that I oner that [he or she] may proceed under chapter 7, 11, ted States Code, and have explained the relief available I further certify that I delivered to the debtor the notice 42(b).
	Fvl	l nibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent an	nd identifiable harm to public health or safety?
		nibit D	
-	leted by every individual debtor. If a joint petition is filed, ea		and attach a separate Exhibit D.)
Exhibit If this is a joi	D completed and signed by the debtor is attached and made	a part of this petition.	
-	D also completed and signed by the joint debtor is attached	and made a part of this pe	tition.
	Information Regardin	ng the Debtor - Venue	
	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	a longer part of such 180	days than in any other District.
	There is a bankruptcy case concerning debtor's affiliate, g		
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but i	is a defendant in an action or
	<b>Certification by a Debtor Who Reside</b> (Check all app		ntial Property
	Landlord has a judgment against the debtor for possession		box checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would	become due during the 30-day period

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

	Page
Voluntary Petition	Name of Debtor(s): Diss, Charles K
This page must be completed and filed in every case)	
0	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 chosen to file under chapter 7] I am aware that I may proceed under	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	☐ I request relief in accordance with chapter 15 of title 11. United States Code Certified copies of the documents required by 11 U.S.C. §1515 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 this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
N. Jol Charles K. Diss	X
X /s/ Charles K Diss Signature of Debtor Charles K Diss	X
-	
X	Printed Name of Foreign Representative
Signature of Joint Debtor	
Telephone Number (If not represented by attorney)	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
September 3, 2008	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	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
Signature of Attorney*	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
X /s/ Douglas A. Antonik	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice
Signature of Attorney for Debtor(s)	of the maximum amount before preparing any document for filing for a
Douglas A. Antonik (06190629)	debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Printed Name of Attorney for Debtor(s)	
Antonik Law Offices Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
Post Office Box 594	
Mt. Vernon, IL 62864	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: antoniklaw@sbcglobal.net _618-244-5739 Fax: 618-244-9633	
Telephone Number	
September 3, 2008	Address
Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	Date
Signature or Debtor (Corporation/1 at mersnip)	Signature of Bankruptcy Petition Preparer or officer, principal, responsible
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	person, or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X	
<i>o o o o o o o o o o</i>	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of
	title 11 and the Federal Rules of Bankruptcy Procedure may result in
Title of Authorized Individual	fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court** Southern District of Illinois

Charles K Diss In re

Debtor(s)

Case No. Chapter

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

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

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

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

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

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - 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.]

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Charles K Diss Charles K Diss

Date: September 3, 2008

## United States Bankruptcy Court Southern District of Illinois

In re Charles K Diss

Debtor(s)

Case No. \_ Chapter

11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
ASC PO Box 10388 Des Moines, IA 50306-0388	ASC PO Box 10388 Des Moines, IA 50306-0388	205 8th Street Alma IL 2 Story Home 3 BR 2 Bath detached garage on less than one acre A part of the SW1/4 SE1/4 of Sec. 6, T3N, R3E 3rd PM, Marion	Disputed	89,615.71 (75,000.00 secured)
Clemens and Associates Inc 800 Tri Point Lane Jerseyville, IL 62052	Clemens and Associates Inc 800 Tri Point Lane Jerseyville, IL 62052	Corporate Debt	Contingent Disputed	43,000.00
Community Trust Bank Post Office Box 241 Irvington, IL 62848	Community Trust Bank Post Office Box 241 Irvington, IL 62848	Guaranteed Corporate Debt of Diss Grain and Trucking Inc		308,863.75
Direct Merchants Cardmember Service Post Office Box 5250 Carol Stream, IL 60197-9641	Direct Merchants Cardmember Service Post Office Box 5250 Carol Stream, IL 60197-9641	Corporate Debt Direct Merchants HSBC	Contingent Disputed	5,279.92
Effingham Truck Sales Post Office Box 840 Effingham, IL 62401	Effingham Truck Sales Post Office Box 840 Effingham, IL 62401	Corporate Debt	Contingent Disputed	9,679.19
Effingham Truck Sales Post Office Box 840 Effingham, IL 62401	Effingham Truck Sales Post Office Box 840 Effingham, IL 62401	Corporate Debt	Contingent Disputed	8,600.00
Financial Federal Credit Inc 4225 Naperville Road Suite 265 Lisle, IL 60532	Financial Federal Credit Inc 4225 Naperville Road Suite 265 Lisle, IL 60532	Guaranteed Corporate Debt of Diss Grain and Trucking Inc		232,363.36
Gespel Patrnership Post Office Drawer D Centralia, IL 62801	Gespel Patrnership Post Office Drawer D Centralia, IL 62801	Corporate Debt	Contingent Disputed	16,355.36
Good Samaritan Hospital #8 Cusumano Prof Plaza Mount Vernon, IL 62864	Good Samaritan Hospital #8 Cusumano Prof Plaza Mount Vernon, IL 62864	patient bill		9,321.00

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Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Form 941 2003	Contingent Unliquidated Disputed	9,894.79
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Federal Employment Tax 2007	Contingent Unliquidated Disputed	8,477.84
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Form 941 2007	Contingent Unliquidated Disputed	6,109.67
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Form 941 2003	Contingent Unliquidated Disputed	25,929.08
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Form 941 2006	Contingent Unliquidated Disputed	24,684.50
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326	Form 941 2003	Contingent Unliquidated Disputed	20,905.83
Kunkel Bounds and Assoc Inc 401 Data Court Dubuque, IA 52003	Kunkel Bounds and Assoc Inc 401 Data Court Dubuque, IA 52003	Corporate Debt	Contingent Disputed	9,220.00
Linda Diss 8546 Garrett Road Alma, IL 62807	Linda Diss 8546 Garrett Road Alma, IL 62807	divorce property settlement		34,000.00
Orthopedic Center of Southern Illin 4121 Veterens Memorial Drive Mount Vernon, IL 62864	Orthopedic Center of Southern Illin 4121 Veterens Memorial Drive Mount Vernon, IL 62864	knee surgery dispute with insurance company	Contingent Disputed	8,000.00
Tri County Petroleum 201 IL Rt 143 Pierron, IL 62273	Tri County Petroleum 201 IL Rt 143 Pierron, IL 62273	Corporate Debt	Contingent Disputed	113,000.00
Wells Fargo Auto Finance Post Office Box 29704 Phoenix, AZ 85038-9704	Wells Fargo Auto Finance Post Office Box 29704 Phoenix, AZ 85038-9704	2003 Cadillac Escalade 72,000 Miles repossesed		8,000.00

Debtor(s)

Case No.

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

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

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

Date September 3, 2008

Signature /s/ Charles K Diss Charles K Diss Debtor

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

## United States Bankruptcy Court Southern District of Illinois

.

Charles K Diss

Debtor

Case No.	

Chapter 11

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,000.00		
B - Personal Property	Yes	4	10,260.77		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		89,615.71	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		98,268.49	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		834,846.56	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			2,740.34
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,648.85
Total Number of Sheets of ALL Schedu	iles	25			
	T	otal Assets	85,260.77		
			Total Liabilities	1,022,730.76	

## United States Bankruptcy Court Southern District of Illinois

In re

.

Charles K Diss

Debtor

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

Chapter 11

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

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

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

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

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

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

#### State the following:

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

#### State the following:

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

In re Charles K Diss

Case No.

Debtor

# **SCHEDULE A - REAL PROPERTY**

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
205 8th Street Alma IL 2 Story Home 3 BR 2 Bath detached garage on less than one acre A part of the SW1/4 SE1/4 of Sec. 6, T3N, R3E 3rd PM, Marion County, Illinois, more particularly described as follows: Beginning at a point on the N line of 8th St in the Village of Alma, 437' W of the W line of Railroad St, now Highway 37, thence W along the N line of 8th St 126', thence N parallel to Railroad St 200', thence E parallel to 8th St 126 feet, thence S parallel to Railroad St 200' to the place of beginning. Also N 46 degrees 00' W (record bearing) along said Northerly Right of Way line of 8th St a record distance of 437' to the point of beginning; thence N 44 degrees 00' E a distance of 200'; thence S 46 degrees 00' E a distance of 7.5'; thence S 44 degrees 00' W a distance of 200' to said Northerly Right of Way line of 8th St; thence North 46 degrees 00' W along said Northerly Right of Way line of 8th St a distance of 7.5' to the point of beginning. Excepting all oil, gas and minerals underelying said premises, with the right to mine and remove the same. Situated in the County of Marion, in the State of Illinois.		-	75,000.00	89,615.71

Sub-Total >

75,000.00

(Total of this page)

Total > **75,000.00** 

In re Charles K Diss

Case No.

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O N E Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Bank of America Checking Account joint owner	-	20.02
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account Bank of America	-	15.75
		Corporate Authorization Diss Grain & Trucking, Inc. Overdrawn	-	0.00
		Corporate authorization K & C Logistics, Inc. \$60 in account	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	including audio, video, and	Household Items Furniture, Deep Freeze, Dishwasher	-	550.00
	computer equipment.	Juke Box	-	100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Al Hrabosky autographed baseball	-	5.00
6.	Wearing apparel.	Ordinary Clothing	-	250.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	Old set of golf clubs, Taylor Made, 10 years old	-	50.00

Sub-Total > (Total of this page)

1,010.77

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

**Charles K Diss** 

Case No.

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Policy - Assigned to Comm Trust Bank	-	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).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Shareholder Diss Grain & Trucking, Inc. 49% Stockholder - K & C Logistics, Inc.	-	0.00 0.00
14.	Interests in partnerships or joint ventures. Itemize.	х	-		
15.	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.		Diss Grain & Trucking, Inc. shareholder loans uncollectable as company is going out of business amount unknown in excess of \$28,000	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

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

0.00

**Charles K Diss** 

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

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the		ossible lawsuit against Assurant Health for knee urgery	-	8,000.00
	debtor, and rights to setoff claims. Give estimated value of each.	р	raudulent practice- forced place insurance for property damage for windstorm efusal to pay estimated value in excess of \$50,000	-	Unknown
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	х			
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.	2	996 GMC 1/2 Ton Pickup 20,000 miles n Bad Shape	-	250.00
		T C	994 Dodge Pickup itled in Diss Trucking & Kevin Diss Jwned by Diss Grain & Trucking, Inc. Pledged to Community Trust Bank	-	0.00
			989 Wilderness RV travel trailer ill repair otal value \$2000	-	1,000.00
26.	Boats, motors, and accessories.	х			
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
				Sub-Tot	al > 0 250 00

Sub-Total > (Total of this page)

9,250.00

#### Charles K Diss

Case No.

Debtor

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	Х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

0.00

10,260.77

(Report also on Summary of Schedules)

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

•

**Charles K Diss** 

Debtor

Case No.

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

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 205 8th Street Alma IL 2 Story Home 3 BR 2 Bath detached garage on less than one acre A part of the SW1/4 SE1/4 of Sec. 6, T3N, R3E 3rd PM, Marion County, Illinois, more particularly described as follows: Beginning at a point on the N line of 8th St in the Village of Alma, 437' W of the W line of Railroad St, now Highway 37, thence W along the N line of 8th St 126', thence N parallel to Railroad St 200', thence E parallel to 8th St 126 feet, thence S parallel to Paircoad St 200' to the place of	735 ILCS 5/12-901	0.00	75,000.00
parallel to Railroad St 200' to the place of beginning. Also N 46 degrees 00' W (record bearing) along said Northerly Right of Way line of 8th St a record distance of 437' to the point of beginning; thence N 44 degrees 00' E a distance of 200'; thence S 46 degrees 00' E a distance of 200' to said Northerly Right of Way line of 8th St; thence N 44 degrees 00' W a distance of 200' to said Northerly Right of Way line of 8th St; thence North 46 degrees 00' W along said Northerly Right of Way line of 8th St a distance of 7.5' to the point of beginning. Excepting all oil, gas and minerals underelying said premises, with the right to mine and remove the same. Situated in the County of Marion, in the State of Illinois.			
<u>Cash on Hand</u> Cash on hand	735 ILCS 5/12-1001(b)	20.00	20.00
<u>Checking, Savings, or Other Financial Accounts, (</u> Bank of America Checking Account joint owner	<u>Certificates of Deposit</u> 735 ILCS 5/12-1001(b)	40.03	40.03
Savings Account Bank of America	735 ILCS 5/12-1001(b)	15.50	31.50
<u>Household Goods and Furnishings</u> Household Items Furniture, Deep Freeze, Dishwasher	735 ILCS 5/12-1001(b)	550.00	1,100.00
Juke Box	735 ILCS 5/12-1001(b)	100.00	100.00
Books, Pictures and Other Art Objects; Collectible Al Hrabosky autographed baseball	s 735 ILCS 5/12-1001(b)	5.00	5.00
<u>Wearing Apparel</u> Ordinary Clothing	735 ILCS 5/12-1001(a)	250.00	250.00

**Charles K Diss** In re

Case No.

Debtor

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Firearms and Sports, Photographic and Other Hob Old set of golf clubs, Taylor Made, 10 years old	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Other Contingent and Unliquidated Claims of Every possible lawsuit against Assurant Health for knee surgery	<u>/ Nature</u> 735 ILCS 5/2-1716	8,000.00	8,000.00
fraudulent practice- forced place insurance for property damage for windstorm refusal to pay estimated value in excess of \$50,000	735 ILCS 5/12-1001(b)	2,219.47	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1996 GMC 1/2 Ton Pickup 220,000 miles In Bad Shape	735 ILCS 5/12-1001(c)	250.00	500.00
1989 Wilderness RV travel trailer ill repair total value \$2000	735 ILCS 5/12-1001(b)	1,000.00	2,000.00

**Charles K Diss** 

Case No.

Debtor

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. <b>2069</b>	CODEBTOR	Hu H J C	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN First Mortgage	CONT - NGENT	UN L Q U L D A T E D		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ASC PO Box 10388 Des Moines, IA 50306-0388		-	205 8th Street Alma IL 2 Story Home 3 BR 2 Bath detached garage on less than one acre A part of the SW1/4 SE1/4 of Sec. 6, T3N, R3E 3rd PM, Marion County, Illinois, more particularly described as follows: Value \$ 75,000.00	-	D	x	89,615.71	14,615.71
Account No.			Value \$	-				
Account No.			Value \$	-				
Account No.			Value \$	-				
<b>0</b> continuation sheets attached		-	S (Total of t	bubt his p			89,615.71	14,615.71
				Т	ota	ıl	89.615.71	14.615.71

(Report on Summary of Schedules)

#### Charles K Diss

Case No.

Debtor

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

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

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

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

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

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

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

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

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

#### □ Domestic support obligations

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

#### **Extensions of credit in an involuntary case**

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

#### □ Wages, salaries, and commissions

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

#### **Contributions to employee benefit plans**

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

#### □ Certain farmers and fishermen

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

#### Deposits by individuals

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

#### Taxes and certain other debts owed to governmental units

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

#### □ Commitments to maintain the capital of an insured depository institution

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

#### □ Claims for death or personal injury while debtor was intoxicated

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

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

**2** continuation sheets attached

Charles K Diss

Case No.

Debtor

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

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

						,	TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	Hı H W J C		CONTINGEN		U T E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN ENTITLED TO
(See instructions.) Account No. CP171	R		03/31/03	E N T	D A T E D	D		ENTITLED TO PRIORITY
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	Form 941	x		x	00.00	0.00
Account No. CP171			06/30/03				99.83	99.83
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	Form 941 Diss Trucking, Inc 2003	x	x	x		0.00
00474			00/20/02				1,371.67	1,371.67
Account No. CP171 Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	09/30/03 Form 941 2003	x	x	x	20,905.83	0.00
Account No. CP171 Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	12/31/03 Form 941 2003	x	x	x		0.00
Account No. CP171			03/31/04				9,894.79	9,894.79
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	Form 941 2003	x	x	x	25,929.08	0.00
Sheet <u>1</u> of <u>2</u> continuation sheets	attacha	 d +/	1	Subt	L. tota	L1	23,323.00	0.00
Schedule of Creditors Holding Unsecured				this	pag	ge)	58,201.20	58,201.20

Charles K Diss

Case No.

Debtor

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

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

							TYPE OF PRIORITY	7
	С	н	sband, Wife, Joint, or Community	с	U	D		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGEN	UNLQULDA	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. CP171			12/31/06	Т	A T E D			
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	Form 941 2006	x		x		0.00
Account No. CP504	-		03/31/07				24,684.50	24,684.50
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	Form 941 2007	x	x	x	795.28	0.00
Account No. CP504		$\vdash$	06/30/07				100.20	100.20
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	Form 941 2007	x	x	x		0.00
							6,109.67	6,109.67
Account No. CP161 Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326		-	06/30/07 Federal Employment Tax 2007	x	x	x	9 477 94	2,669.97
Account No.		$\vdash$					8,477.84	5,807.87
Sheet <b>2</b> of <b>2</b> continuation sheets atta	ache	d to	)	ubt				2,669.97
Schedule of Creditors Holding Unsecured Pri	ority	Cl	aims (Total of t				40,067.29	37,397.32
			(Report on Summary of Sc		'ota lule		98,268.49	2,669.97 95,598.52

**Charles K Diss** 

Case No.

Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T	Hu: H V J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx8186			Corporate Debt Collecting for Sprint	Ť	A T E D		
Allied Interstate 3000 Corporate Exchange Drive Columbus, OH 43231	x	-		x	$\uparrow$	x	
Account No. <b>xxxxx x5049</b>			Corporate Debt	_			3,382.98
Ameren 2105 East State Route 104 Pawnee, IL 62558-4681	x	-	Claim Number 7339X	×	,	x	
Account No.			Corporate Debt	+			1,674.42
Brandon Industrial Parts 2111 Green Street Road Centralia, IL 62801	<b>x</b>	-		x	Č.	x	
Account No. xxxx xxxx xxxx 3693			Credit Card Account	_			1,314.80
Capital One Post Office Box 5155 Norcross, GA 30091		-					
							4,581.33
<b>7</b> continuation sheets attached			(Total of	Sub			10,953.53

(Total of this page)

#### **Charles K Diss**

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLLQULDATED D | S P U T E D CONTINGENT CREDITOR'S NAME, MAILING ADDRESS Н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w CONSIDERATION FOR CLAIM. IF CLAIM J C AND ACCOUNT NUMBER AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) **Credit Card Account** Account No. xxxx xxxx xxxx 0118 **Cardmember Service** Post Office Box 15298 Wilmington, DE 19850-5298 260.74 Account No. Chris Blomberg 9001 Blomberg Road Kinmundy, IL 62854 1,388.12 Account No. DISSGR1 **Corporate Debt Clemens and Associates Inc** xl-Х Х 800 Tri Point Lane Jerseyville, IL 62052 43,000.00 **Clemens and Associates Inc** Account No. Post Office Box 5190 2806 East Empire Representing: Bloomington, IL 61704 **Clemens and Associates Inc** Account No. **Guaranteed Corporate Debt of** Diss Grain and Trucking Inc **Community Trust Bank** x|-Post Office Box 241 Irvington, IL 62848 308,863.75 Subtotal

Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

353,512.61

#### **Charles K Diss**

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLLQULDATED D | S P U T E D CONTINGENT CREDITOR'S NAME, MAILING ADDRESS Н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w CONSIDERATION FOR CLAIM. IF CLAIM J C AND ACCOUNT NUMBER AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) CRNA Account No. David E. Lees 4121 Veterans Memorial Dr Mount Vernon, IL 62864 1,150.00 Account No. xxxx xxxx xxxx 8751 **Corporate Debt Direct Merchants** HSBC **Direct Merchants Cardmember** x|-Х Х Service Post Office Box 5250 Carol Stream, IL 60197-9641 5,279.92 Account No. **Corporate Debt** Effingham Truck Sales Post Office Box 840 xl-Х Х Effingham, IL 62401 8,600.00 Account No. Kevin S Parker Attorney at Law **102 North Jackson Representing:** Post Office Box 386 **Effingham Truck Sales** Newton, IL 62448 Account No. Corporate Debt Effingham Truck Sales x|-Post Office Box 840 Х Х Effingham, IL 62401 9,679.19 Subtotal

Sheet no. **2** of **7** sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

24,709.11

Charles K Diss

Debtor

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

\_\_\_\_\_

CREDITOD'S NAME	С	Hu	isband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W H			L Q U	S P U T E	AMOUNT OF CLAIM
Account No.			Kevin S Parker	Т	D A T E D		
Representing: Effingham Truck Sales	_		Attorney at Law 102 North Jackson Street Post Office Box 386 Newton, IL 62448		D		-
Account No. Financial Federal Credit Inc 4225 Naperville Road Suite 265 Lisle, IL 60532	x	-	Guaranteed Corporate Debt of Diss Grain and Trucking Inc				
							232,363.36
Account No. Gespel Patrnership Post Office Drawer D Centralia, IL 62801	x	-	Corporate Debt	x		x	16,355.36
Account No. Good Samaritan Hospital #8 Cusumano Prof Plaza Mount Vernon, IL 62864	-	-	patient bill				9,321.00
Account No. 5463 Green Line Equipment Inc Post Office Box 249 Farina, IL 62838	x	-	Corporate Debt	x		x	
							1,404.19
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			259,443.91

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

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

#### **Charles K Diss**

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLLQULDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. w CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J C AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) **Credit Card Account** Account No. xxxx xxxx xxxx 6830 **HSBC Card Services** PO Box 17051 Baltimore, MD 21297-1051 382.65 Malcolm S Gerald and Associates Inc Account No. 332 South Michigan Avenue Representing: Suite 600 **HSBC Card Services** Chicago, IL 60604 Account No. doctor bill Jean B. Houle, M.D. 4121 Veterans Memorial Dr Mount Vernon, IL 62864 131.00 Physical Therapist Account No. Jennifer J. Gidley 4121 Veterans Memorial Dr Mount Vernon, IL 62864 493.00 Account No. xxxx0027 Corporate Debt **Knapp Oil Company Inc** x|-Post Office Box 215 Х Х Xenia, IL 62899 4,119.81 Subtotal

Sheet no. \_4\_\_\_ of \_7\_\_\_ sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

5,126.46

#### Charles K Diss

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J C AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Coble and Milone Account No. 832 West North Avenue **Representing:** Post Office Box 538 **Knapp Oil Company Inc** Flora, IL 62839 Account No. DISGRA1 **Corporate Debt** Kunkel Bounds and Assoc Inc x|-Х Х 401 Data Court Dubuque, IA 52003 9,220.00 Account No. divorce property settlement Linda Diss 8546 Garrett Road Alma, IL 62807 34,000.00 Account No. April, 2008 knee surgery dispute with insurance company **Orthopedic Center of Southern Illin** Х Х **4121 Veterens Memorial Drive** Mount Vernon, IL 62864 8,000.00 Account No. Lab expense **Richard B. Schenk** 4121 Veterans Memorial Dr Mount Vernon, IL 62864 180.00 Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Subtotal

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

51,400.00

#### **Charles K Diss**

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS Н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J C AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. xx0142 **Corporate Debt Salem Tire Center Inc** x Х X 1701 West Main Salem, IL 62881 4,387.94 Account No. St. Mary's Hospital - Physical Ther н #8 Cusumano Prof Plaza Mount Vernon, IL 62864 323.00 Account No. lawsuit Tiffany Amerman x|x|x Salem, IL 62881 0.00 Account No. **Corporate Debt Tri County Petroleum** X Х Х 201 IL Rt 143 Pierron, IL 62273 113,000.00 Account No. David M Foreman Foreman and Kessler Ltd 204 East Main Street **Representing:** Salem, IL 62881 **Tri County Petroleum** Subtotal

Sheet no. 6 of 7 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

117,710.94

#### Charles K Diss

Debtor

Case No.

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED D I S P U T E D CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J C IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) 2003 Cadillac Escalade Account No. xxx xxxxxxxx 9001 72,000 Miles repossesed Wells Fargo Auto Finance Post Office Box 29704 Phoenix, AZ 85038-9704 8,000.00 **Corporate Debt** Account No. Wiese Planning and Engineering x|-Х Х Post Office Box 60106 Saint Louis, MO 63160 3,990.00 Account No. Account No. Account No. Sheet no. \_7\_\_\_ of \_7\_\_\_ sheets attached to Schedule of Subtotal 11,990.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total

(Report on Summary of Schedules)

834,846.56

0

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Charles K Diss

Case No.

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

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

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Charles K Diss

Case No.

Debtor

## **SCHEDULE H - CODEBTORS**

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

□ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Diss Grain & Trucking Inc	Ameren
Route 37 Box 33	2105 East State Route 104
Kinmundy, IL 62854	Pawnee, IL 62558-4681
Diss Grain & Trucking Inc	Knapp Oil Company Inc
Rt 37 Box 33	Post Office Box 215
Kinmundy, IL 62854	Xenia, IL 62899
Diss Grain & Trucking Inc	Salem Tire Center Inc
Rt 37 Box 33	1701 West Main
Kinmundy, IL 62854	Salem, IL 62881
Diss Grain and Trucking	Green Line Equipment Inc
Rt 37 Box 33	Post Office Box 249
Kinmundy, IL 62854	Farina, IL 62838
Diss Grain and Trucking Inc	Brandon Industrial Parts
Rt 37 Box 33	2111 Green Street Road
Kinmundy, IL 62854	Centralia, IL 62801
Diss Grain and Trucking Inc	Allied Interstate
Rt 37 Box 33	3000 Corporate Exchange Drive
Kinmundy, IL 62854	Columbus, OH 43231
Diss Grain and Trucking Inc	Clemens and Associates Inc
Rt 37 Box 33	800 Tri Point Lane
Kinmundy, IL 62854	Jerseyville, IL 62052
Diss Grain and Trucking Inc	Gespel Patrnership
Rt 37 Box 33	Post Office Drawer D
Kinmundy, IL 62854	Centralia, IL 62801
Diss Grain and Trucking Inc	Kunkel Bounds and Assoc Inc
Rt 37 Box 33	401 Data Court
Kinmundy, IL 62854	Dubuque, IA 52003
Diss Grain and Trucking Inc	Community Trust Bank
Rt 37 Box 33	Post Office Box 241
Kinmundy, IL 62854	Irvington, IL 62848
Diss Grain and Trucking Inc	Wiese Planning and Engineering
Rt 37 Box 33	Post Office Box 60106
Kinmundy, IL 62854	Saint Louis, MO 63160
Diss Grain and Trucking Inc	Effingham Truck Sales
Rt 37 Box 33	Post Office Box 840
Kinmundy, IL 62854	Effingham, IL 62401

\_\_\_\_\_ continuation sheets attached to Schedule of Codebtors Copyright (c) 1996-2008 - Best Case Solutions - Evanston, IL - (800) 492-8037

1

Case No.

Debtor

# **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Diss Grain and Trucking Inc Rt 37 Box 33 Kinmundy, IL 62854

Diss Grain and Trucking Inc Rt 37 Box 33 Kinmundy, IL 62854

Diss Grain and Trucking Inc Rt 37 Box 33 Kinmundy, IL 62854

Diss Grain and Trucking Inc Rt 37 Box 33 Kinmundy, IL 62854 Effingham Truck Sales Post Office Box 840 Effingham, IL 62401

Tri County Petroleum 201 IL Rt 143 Pierron, IL 62273

Direct Merchants Cardmember Service Post Office Box 5250 Carol Stream, IL 60197-9641

Financial Federal Credit Inc 4225 Naperville Road Suite 265 Lisle, IL 60532

Sheet <u>1</u> of <u>1</u> continuation sheets attached to the Schedule of Codebtors

In re Charles K Diss

Debtor(s)

Case No.

## 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:	DEPENDENTS OF DEBTOR AND SPOUSE				
Divorced	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation Dis	spatcher/General Manager				
Name of Employer Dis	ss Grain & Trucking, linc				
How long employed 28	years				
Address of Employer					
INCOME: (Estimate of average or pro	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	3,466.67	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	3,466.67	\$	N/A
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social securit	V	\$	901.33	\$	N/A
b. Insurance	5	\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	901.33	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	2,565.34	\$	N/A
7. Regular income from operation of bu	usiness or profession or farm (Attach detailed stater	ment) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	ayments payable to the debtor for the debtor's use of	or that of \$	0.00	\$	N/A
11. Social security or government assis (Specify):	tance	\$	0.00	\$	N/A
~		\$	0.00	\$ -	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income		· <u> </u>		· _	
(Specify): Referee Income		\$	175.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROU	IGH 13	\$	175.00	\$	N/A
15. AVERAGE MONTHLY INCOME	(Add amounts shown on lines 6 and 14)	\$	2,740.34	\$	N/A
	LY INCOME: (Combine column totals from line 1	5)	\$	2,740	

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

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

In re Charles K Diss

Debtor(s)

Case No.

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

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)         a. Are real estate taxes included?       Yes       No _X         b. Is property insurance included?       Yes       No _X	\$623.00
2. Utilities: a. Electricity and heating fuel	\$ 225.00
b. Water and sewer	\$ 75.00
c. Telephone	\$ 60.00
d. Other Cable - Dish Network	\$ 70.00
3. Home maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 200.00
5. Clothing	\$ 40.00
6. Laundry and dry cleaning	\$ 15.00
7. Medical and dental expenses	\$ 50.00
8. Transportation (not including car payments)	\$ 500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 20.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 77.00
b. Life	\$0.00
c. Health	\$ 229.85
d. Auto	\$ 72.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Real Estate Taxes	\$ 270.00
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
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other See Detailed Expense Attachment	\$ 72.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	-

a.	Average monthly income from Line 15 of Schedule I	\$ 2,740.34
b.	Average monthly expenses from Line 18 above	\$ 2,648.85
c.	Monthly net income (a. minus b.)	\$ 91.49

Debtor(s)

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

### **Other Expenditures:**

Personal hygiene	\$ 30.00
License	\$ 7.00
Hair cuts	\$ 15.00
Referee License and Camps	\$ 20.00
Total Other Expenditures	\$ 72.00

## United States Bankruptcy Court Southern District of Illinois

In re Charles K Diss

Debtor(s)

Case No. Chapter

11

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **27** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 3, 2008

Signature /s/ Charles K Diss Charles K Diss

Charles K Diss Debtor

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

## United States Bankruptcy Court Southern District of Illinois

In re	Charles	K Diss
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Debtor(s)

Case No. Chapter

11

## STATEMENT OF FINANCIAL AFFAIRS

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

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

## DEFINITIONS

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

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

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$16,000.00</b>	SOURCE 2008 Diss Grain & Trucking, Inc.
\$35,800.00	2007 Diss Grain & Trucking, Inc.
\$59,800.00	2006 -Diss Trucking
\$3,255.00	2006 - Officiating Income -
\$878.00	2006 - Farm Income -

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

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,000.00	2008 Referee Income
\$2,000.00	2007 Referee Income

## 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

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

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

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

NAME AND ADDRESS OF CREDITOR AND			AMOUNT STILL
RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	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 LaSalle Bank National Association, As Trustee for Morgan Stanley Mortgage Loan Trust 2006-12XS, Plaintiff v. Kevin C. Diss AKA Charles Kevin Diss Unknown Owners and Non-Record Claimants; Defendants Case No 08-CH-8

NATURE OF PROCEEDING Foreclosure COURT OR AGENCYSTATUS ORAND LOCATIONDISPOSITIONIn the Circuit Court For ThePendingFourth Judicial Circuit MarionCounty Illinois

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Knapp Oil Co., Plaintiff, v. Diss Grain Trucking, Defendant Case No. 2007-SC-689	Collection	In The Circuit Court For The Fourth Judicial Circuit Marion County Illinois	Pending
Tri-County Petroleum, Inc. v Kevin C. Diss Case No. 2008L 000003	Collection	In The Circuit Court Of The Fourth Judicial Circuit Marion County, Illinoi	Pending
Effingham Truck Sales, Inc., Plaintiff, vs. Diss Grain & Trucking, Inc., Defendant Case No. 2007-SC-667	Collection	Circuit Court of Illinois Fourth Judicial Circuit Effingham County, Effingham, Illinois	
Linda Diss, Plaintiff, v. Charles K. Diss, Respondent Case No. 03-D-211	Divorce	In The Circuit Court For The Fourth Judicial Circuit Marion County, Illinois	Final
Financial Federal Credit, Inc v Diss 4:08-cv-1510	collection	US District Court for the Southern District of Texas; Houston Division	judgment
		r seized under any legal or equitable p	

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

## 5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER Wells Fargo Auto Finance PO Box 29704 Phoenix, AZ 85038-9704 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN March 2008

DESCRIPTION AND VALUE OF PROPERTY 2003 Cadillac Escalade

## 6. Assignments and receiverships

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

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

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

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF DESCRIP ORDER P

DESCRIPTION AND VALUE OF PROPERTY

## 7. Gifts



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

NAME AND ADDRESS OF	<b>RELATIONSHIP TO</b>		DESCRIPTION AND
PERSON OR ORGANIZATION	DEBTOR, IF ANY	DATE OF GIFT	VALUE OF GIFT

#### 8. Losses

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

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

## 9. Payments related to debt counseling or bankruptcy

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

OF P	ND ADDRESS PAYEE Law Offices	DATE OF PAYMI NAME OF PAYOR IF THAN DEBTC 01/10/08	F OTHER OR DESCRIPTION AND VALUE
Post Off	ice Box 594 ernon, IL 62864	01/28/08 02/25/08 03/14/08 08/13/08	\$500.00 \$250 \$500.00 \$500.00 \$1500.00
3405 Bro PO Box	Law Offices badway Suite 1 594 ernon, IL 62864	Sept 3, 2008	\$1500 of which \$1039 for filing fee
	10. Other transfers		
None	transferred either absolutely or as security	within <b>two years</b> immediately t include transfers by either or 1	v course of the business or financial affairs of the debtor, y preceding the commencement of this case. (Married debtors both spouses whether or not a joint petition is filed, unless the
	ND ADDRESS OF TRANSFEREE, ELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Kleibock		December 2007	14 Acres of ground - \$35,000 Paid off Ioan of \$7,000 and \$28,000 Ioan to Diss Grain & Trucking Inc.
None	b. List all property transferred by the deb trust or similar device of which the debtor		ely preceding the commencement of this case to a self-settled
NAME O DEVICE	F TRUST OR OTHER	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts

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

NAME AND ADDRESS OF INSTITUTION Country Companies

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

AMOUNT AND DATE OF SALE OR CLOSING January, 2008 \$12,000.00 Paid CTB per assignment

## 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.)

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

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF 14. Property held for another person None List all property owned by another person that the debtor holds or controls. П DESCRIPTION AND VALUE OF NAME AND ADDRESS OF OWNER PROPERTY LOCATION OF PROPERTY Cheri Halfacre Personal belonings, furniture, TV's Residence Children Bed, desk, curio cabinet All located in garage of residence 15. Prior address of debtor

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

ADDRESS

NAME USED

DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

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

## NAME

## 17. Environmental Information.

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

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

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

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

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

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

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

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

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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

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

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

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

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. NAME (ITIN)/ COMPLETE EIN **Diss Grain &** Trucking, Inc.

ADDRESS Post Office Box 33 Kinmundy, IL 62854

ADDRESS

NATURE OF BUSINESS **Trucking and Fertilizer** Sales Secretary/Treasurer

**BEGINNING AND** ENDING DATES 1980 - present

7

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

## NAME

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

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

### 19. Books, records and financial statements

ADDRESS

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

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

NAME

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

NAME

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

NAME AND ADDRESS

## DATES SERVICES RENDERED

## DATES SERVICES RENDERED

ADDRESS

DATE ISSUED

DATE OI	FINVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)					
None	b. List the name and	address of the person having possession of the records	of each of the two inventories reported in a., above.					
DATE O	F INVENTORY	NAME AND AE RECORDS	DRESSES OF CUSTODIAN OF INVENTORY					
	21 . Current Partne	ers, Officers, Directors and Shareholders						
None	a. If the debtor is a p	partnership, list the nature and percentage of partnership	interest of each member of the partnership.					
NAME A	ND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST					
None		corporation, list all officers and directors of the corporat percent or more of the voting or equity securities of the	ion, and each stockholder who directly or indirectly owns, corporation.					
NAME A	ND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP					
	22 . Former partner	22 . Former partners, officers, directors and shareholders						
None	a. If the debtor is a p commencement of th	partnership, list each member who withdrew from the panis case.	rtnership within <b>one year</b> immediately preceding the					
NAME		ADDRESS	DATE OF WITHDRAWAL					
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.							
NAME A	ND ADDRESS	TITLE	DATE OF TERMINATION					
	23 . Withdrawals fr	om 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 <b>one year</b> immediately preceding the commencement of this case.							
OF RECI	: ADDRESS PIENT, DNSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY					
	24. Tax Consolidati	ion Group.						
None	<sup>e</sup> If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.							
NAME O	F PARENT CORPOR	ATION	TAXPAYER IDENTIFICATION NUMBER (EIN)					
	25. Pension Funds.							
None			ation number of any pension fund to which the debtor, as an simmediately preceding the commencement of the case.					
NAME O	F PENSION FUND		TAXPAYER IDENTIFICATION NUMBER (EIN)					



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.

## NAME

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## NAME

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## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date September 3, 2008

Signature /s/ Charles K Diss

Charles K Diss Debtor

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

# United States Bankruptcy Court Southern District of Illinois

	Charles K Diss			Case N	0.	
			Debtor(s)	Chapte	r <b>11</b>	
	DISCLOS	SURE OF C	OMPENSATION OF AT	FORNEY FOR 1	DEBTOR(S)	
co	<b>DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)</b> Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I hav	e agreed to acce	pt	\$	5,000.00	
	Prior to the filing of this	s statement I hav	e received	\$	3,711.00	
	Balance Due			\$	1,289.00	
2. \$ <u>_</u>	<b>1,039.00</b> of the filing	; fee has been pa	d.			
3. T	he source of the compensation	ion paid to me w	as:			
	Debtor	Other (specify):				
4. T	he source of compensation	to be paid to me	is:			
	Debtor	Other (specify):	Sheri Halfacre, fiance of deb week	tor, to pay addition	al \$1289 retainer at \$200 per	
5.	I have not agreed to shar	e the above-disc	losed compensation with any other pe	erson unless they are m	embers and associates of my law firm.	
٢			d compensation with a person or pers t of the names of the people sharing i			
a. b. c.	Analysis of the debtor's fi Preparation and filing of a	inancial situatior any petition, sch otor at the meetin led]	greed to render legal service for all as , and rendering advice to the debtor i edules, statement of affairs and plan v g of creditors and confirmation hearin <b>per hour.</b>	n determining whether which may be required;	to file a petition in bankruptcy;	
7. B			isclosed fee does not include the follo rsary proceedings; additional s		per hour.	
			CERTIFICATION			
	certify that the foregoing is nkruptcy proceeding.	a complete state	ment of any agreement or arrangemer	nt for payment to me fo	r representation of the debtor(s) in	
Dated:	September 3, 2008		Antonik Law Post Office E Mt. Vernon, I	ntonik (06190629) Offices 3ox 594 L 62864 9 Fax: 618-244-9633	3	

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF ILLINOIS

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

## 1. Services Available from Credit Counseling Agencies

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

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.

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

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

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **<u>Chapter 11</u>**: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

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

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

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

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

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

## **Certificate of Attorney**

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

Douglas A. Antonik (06190629)	X /s/ Douglas A. Antonik	September 3, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Post Office Box 594		
Mt. Vernon, IL 62864		
618-244-5739		

## **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Charles K Diss

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Charles K Diss	September 3, 2008			
Signature of Debtor	Date			
Х				
Signature of Joint Debtor (if any)	Date			

## United States Bankruptcy Court Southern District of Illinois

In re Charles K Diss

Debtor(s)

Case No. Chapter

11

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of my/our knowledge and that it corresponds to the creditors listed in my/our schedules.

Date: September 3, 2008

/s/ Charles K Diss Charles K Diss Signature of Debtor Allied Interstate 3000 Corporate Exchange Drive Columbus, OH 43231

Ameren 2105 East State Route 104 Pawnee, IL 62558-4681

ASC PO Box 10388 Des Moines, IA 50306-0388

Brandon Industrial Parts 2111 Green Street Road Centralia, IL 62801

Capital One Post Office Box 5155 Norcross, GA 30091

Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298

Chris Blomberg 9001 Blomberg Road Kinmundy, IL 62854

Clemens and Associates Inc 800 Tri Point Lane Jerseyville, IL 62052

Clemens and Associates Inc Post Office Box 5190 2806 East Empire Bloomington, IL 61704

Coble and Milone 832 West North Avenue Post Office Box 538 Flora, IL 62839

Community Trust Bank Post Office Box 241 Irvington, IL 62848 David E. Lees 4121 Veterans Memorial Dr Mount Vernon, IL 62864

David M Foreman Foreman and Kessler Ltd 204 East Main Street Salem, IL 62881

Direct Merchants Cardmember Service Post Office Box 5250 Carol Stream, IL 60197-9641

Diss Grain & Trucking Inc Rt 37 Box 33 Kinmundy, IL 62854

Diss Grain and Trucking Rt 37 Box 33 Kinmundy, IL 62854

Diss Grain and Trucking Inc Rt 37 Box 33 Kinmundy, IL 62854

Effingham Truck Sales Post Office Box 840 Effingham, IL 62401

Financial Federal Credit Inc 4225 Naperville Road Suite 265 Lisle, IL 60532

Gespel Patrnership Post Office Drawer D Centralia, IL 62801

Good Samaritan Hospital #8 Cusumano Prof Plaza Mount Vernon, IL 62864

Green Line Equipment Inc Post Office Box 249 Farina, IL 62838 HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326

Jean B. Houle, M.D. 4121 Veterans Memorial Dr Mount Vernon, IL 62864

Jennifer J. Gidley 4121 Veterans Memorial Dr Mount Vernon, IL 62864

Kevin S Parker Attorney at Law 102 North Jackson Street Post Office Box 386 Newton, IL 62448

Knapp Oil Company Inc Post Office Box 215 Xenia, IL 62899

Kunkel Bounds and Assoc Inc 401 Data Court Dubuque, IA 52003

Linda Diss 8546 Garrett Road Alma, IL 62807

Malcolm S Gerald and Associates Inc 332 South Michigan Avenue Suite 600 Chicago, IL 60604

Orthopedic Center of Southern Illin 4121 Veterens Memorial Drive Mount Vernon, IL 62864 Richard B. Schenk 4121 Veterans Memorial Dr Mount Vernon, IL 62864

Salem Tire Center Inc 1701 West Main Salem, IL 62881

St. Mary's Hospital - Physical Ther #8 Cusumano Prof Plaza Mount Vernon, IL 62864

Tiffany Amerman Salem, IL 62881

Tri County Petroleum 201 IL Rt 143 Pierron, IL 62273

Wells Fargo Auto Finance Post Office Box 29704 Phoenix, AZ 85038-9704

Wiese Planning and Engineering Post Office Box 60106 Saint Louis, MO 63160

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

In re Charles K Diss

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. CALCULATIC	ON OF CURREN	T MONTHLY INC	COM	E		
	Marital/filing status. Check the box that applies ar	nd complete the balance	e of this part of this stat	ement	as directed.		
1	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.						
1	b. D Married, not filing jointly. Complete only co	olumn A ("Debtor's I	ncome") for Lines 2-10	).			
	c. 🔲 Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("S				se's Income'')	for Lines 2-10.	
	All figures must reflect average monthly income rec				Column A	Column B	
		endar months prior to filing the bankruptcy case, ending on the last day of the month before 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 ap		, you must divide the	Income		Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, com			\$	1,733.34	\$	
	Net income from the operation of a business, pro	fession, or farm. Subt	ract Line b from Line a	Ψ	1,100.04	ψ	
	and enter the difference in the appropriate column(s	s) of Line 3. If more th	han one business				
	profession or farm, enter aggregate numbers and pro-	ovide details on an atta	achment. Do not enter a				
3	number less than zero.		_				
5		Debtor	spouse				
	<ul><li>a. Gross receipts</li><li>b. Ordinary and necessary business expenses</li></ul>	\$ 0.00 \$ 0.00					
		Subtract Line b from		\$	0.00	¢	
	Net Rental and other real property income. Subt			1 D	0.00	φ	
	difference in the appropriate column(s) of Line 4. I						
		Debtor	Spouse	1			
4	a. Gross receipts	\$ 0.00		]			
	b. Ordinary and necessary operating expenses	\$ 0.00					
	c. Rent and other real property income	Subtract Line b from	Line a	\$	0.00	\$	
5	Interest, dividends, and royalties.			\$	0.00	\$	
6	Pension and retirement income.				0.00	\$	
	Any amounts paid by another person or entity, or						
7	expenses of the debtor or the debtor's dependents						
	<b>purpose.</b> Do not include alimony or separate mainted debtor's spouse if Column B is completed.	enance payments or ar	nounts paid by the	\$	0.00	\$	
	<b>Unemployment compensation.</b> Enter the amount in	the appropriate colu	nn(s) of Line 8	Ψ	0.00	Ψ	
	However, if you contend that unemployment compe						
0		benefit under the Social Security Act, do not list the amount of such compensation in Column A					
8	or B, but instead state the amount in the space below:			-			
	Unemployment compensation claimed to	• • • • •					
	be a benefit under the Social Security Act Debtor			\$	0.00	\$	
	Income from all other sources. Specify source and						
	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 v						
9	victim of international or domestic terrorism.	-	-				
9		Debtor	Spouse	Į]			
9							
9	a.	\$	\$				
9	a.       b.       Subtotal of current monthly income. Add lines 2 to 100 millions and lines 2 to 100 millions	\$	\$	\$	0.00	\$	

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to1111111111121314151617171819191110111011111213141516171819191110111011111213141415161717181819191010111012141415161617171818191919101				3.34
		Part II. VI	ERIFICATION		
12	I declare under penalt must sign.) Date:	y of perjury that the information provide September 3, 2008	ed in this statement is t Signature:	true and correct. (If this is a joint case, both debto /s/ Charles K Diss Charles K Diss (Debtor)	ors