B1 (Official)	<u>Form 1)(4/</u>		United So		Bankı District						Vol	untary Petition
Name of De	,	ividual, ento	er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):  Jones, Lisa D				
(include mar	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):  DBA Cort's Mobile Homes					(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  DBA Cort's Mobile Homes				years	
	9078 ess of Debto I IL Hwy 3	or (No. and )				Complete I	Stree 16	x-xx-9992 t Address of 611 N IL I	all) <b>2</b> f Joint Debtor <b>Hwy 37</b>			D. (ITIN) No./Complete EIN nd State):
Mount V  County of R  Jefferso			cipal Place o	f Busines		ZIP Code <b>62864</b>	Coun	ty of Reside	ence or of the	Principal Pla	ace of Busin	ZIP Code <b>62864</b> less:
Mailing Add		otor (if diffe	rent from str	eet addres	ss):				of Joint Debt	or (if differe	nt from stree	et address):
Location of (if different					6611 N IL lount Ver	-	7					ZIP Code
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoc	(Check lth Care Bu gle Asset Re 1 U.S.C. § road ckbroker nmodity Bre uring Bank er Tax-Exe	eal Estate a 101 (51B)  bker  mpt Entity  i, if applicable exempt orgoif the Unite	y ole) ganization ed States	defined "incurr	the I ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 Pe a Foreign N hapter 15 Pe a Foreign N hapter 15 Pe a Foreign N e of Debts k one box)	Under Which one box)  etition for Recognition Main Proceeding etition for Recognition Ronmain Proceeding  Debts are primarily business debts.	
Filing Fee attach sign debtor is a Form 3A.	g Fee attached to be paid in ned application unable to pay the waiver requ	n installments on for the cour fee except in	(applicable to urt's considera i installments.	individual tion certifyi Rule 1006( 7 individu	ng that the (b). See Office als only). Mu	Check	Debtor is no a if: Debtor's agg are less than a all applicab A plan is be Acceptances	t a small busi gregate nonco \$2,343,300 ( le boxes: ing filed with of the plan w	s debtor as definess debtor as contingent liquidate amount subject this petition.	defined in 11 Unated debts (exc to adjustment	C. § 101(51D U.S.C. § 101(5 cluding debts t on 4/01/13 a	,
Statistical/A  ■ Debtor e  □ Debtor e there wil	estimates that estimates that	at funds will at, after any	be available	erty is ex	cluded and	administra		es paid,		THIS	SPACE IS F	OR COURT USE ONLY
Estimated N  1- 49	Tumber of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				

Case 10-41897-lkg Doc 1 Filed 12/21/10 Page 2 of 57

<b>B1</b> (Official For	rm 1)(4/10)	-	Page 2
Voluntar	y Petition	Name of Debtor(s):	
(This page mi	ust be completed and filed in every case)	Jones, Cort R Jones, Lisa D	
( p. 185	All Prior Bankruptcy Cases Filed Within Las	· · · · · · · · · · · · · · · · · · ·	attach additional sheet)
Location Where Filed:	- · ·	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If 1	nore than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(Taba a secondard if dahar is an	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K a pursuant to 3 and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  t A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United 5	ner named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available arther certify that I delivered to the debtor the notice b).
	r <sub>el</sub>	l nibit C	
l	for own or have possession of any property that poses or is alleged to distribute C is attached and made a part of this petition.		lentifiable harm to public health or safety?
(To be comp	Exhibited by every individual debtor. If a joint petition is filed, ea	nibit D  ach spouse must complete and	d attach a separate Exhibit D.)
	t D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a join Exhibit	oint petition: t D also completed and signed by the joint debtor is attached a	and made a part of this petition	on.
	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		
	There is a bankruptcy case concerning debtor's affiliate, gr	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a	defendant in an action or
	Certification by a Debtor Who Reside (Check all app		l Property
	Landlord has a judgment against the debtor for possession		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 be	come due during the 30-day period
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. §	362(1)).

B1 (Official Form 1)(4/10)

### **Voluntary Petition**

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

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Cort R Jones

Signature of Debtor Cort R Jones

#### X /s/ Lisa D Jones

Signature of Joint Debtor Lisa D Jones

Telephone Number (If not represented by attorney)

#### October 21, 2010

Date

#### Signature of Attorney\*

#### X /s/ Michael E, Reed

Signature of Attorney for Debtor(s)

#### Michael E, Reed 06180384

Printed Name of Attorney for Debtor(s)

#### Law Office of Mike Reed

Firm Name

310 S. Elm, PO Box 1885 Centralia, IL 62801

Address

## Email: reedlaw1885@gmail.com

618-533-0122 Fax: 618-533-7541

Telephone Number

#### October 21, 2010

Date

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

#### Signature of Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Jones, Cort R Jones, Lisa D

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
2	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Date

Address

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

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

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

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

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

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

In re	Cort R Jones Lisa D Jones		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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

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

□Active military duty in a military combat zone.

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

□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/ Cort R Jones

Cort R Jones

**Date:** October 21, 2010

Page 2

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

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

In re	Cort R Jones Lisa D Jones		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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

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

responsibilities.);

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

through the Internet.);

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

□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/ Lisa D Jones
Lisa D Jones

Date: October 21, 2010

Page 2

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

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

In re	Cort R Jones Lisa D Jones	Case No.		
		Debtor(s)	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]
Bank of America	Bank of America			158,058.20
PO Box 21848	PO Box 21848			
Greensboro, NC 27420	Greensboro, NC 27420			
Bank of America	Bank of America			74,032.09
PO Box 21848	PO Box 21848			
Greensboro, NC 27420	Greensboro, NC 27420			
Bank of America	Bank of America			7,656.97
PO Box 15026	PO Box 15026			
Wilmington, DE 19850	Wilmington, DE 19850			
Banterra Bank	Banterra Bank	*4 Various rental		45,000.00
3520 Broadway	3520 Broadway	properties held by		
PO Box 2190	PO Box 2190	Banterra Bank		(41,500.00
Mount Vernon, IL 62864	Mount Vernon, IL 62864			secured)
Banterra Bank	Banterra Bank			150,116.79
3520 Broadway	3520 Broadway			
PO Box 2190	PO Box 2190			(0.00 secured)
Mount Vernon, IL 62864	Mount Vernon, IL 62864			
Banterra Bank	Banterra Bank	*3 Somersville		89,000.00
3520 Broadway	3520 Broadway	rental property		, in the second
PO Box 2190	PO Box 2190	' ' '		(41,000.00
Mount Vernon, IL 62864	Mount Vernon, IL 62864			secured)
Best Buy	Best Buy	Card owned by		1,890.23
Corporate Campus	Corporate Campus	daughter		,
Attn Customer Care/Privacy	Attn Customer Care/Privacy			
7601 Penn Ave S	Minneapolis, MN 55423-3645			
Minneapolis, MN 55423-3645	•			
Chase	Chase			23,386.65
PO Box 15298	PO Box 15298			]
Wilmington, DE 19850	Wilmington, DE 19850			
Direct Loans	Direct Loans			30,000.00
US Department of Education	US Department of Education			,
Direct Loans Servicing Center	Direct Loans Servicing Center			
PO Box 5609	Greenville, TX 75403-5609			
Greenville, TX 75403-5609	,			

B4 (Offi	cial Form 4) (12/07) - Cont.
	Cort R Jones
In re	Lisa D Jones

Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
JC Penney GE Money Bank Attn Bankruptcy Department PO Box 103104 Roswell, GA 30076	JC Penney GE Money Bank Attn Bankruptcy Department Roswell, GA 30076			3,044.56
Krehbiel & Associates 181 East St Louis St Nashville, IL 62263	Krehbiel & Associates 181 East St Louis St Nashville, IL 62263			3,800.00
Lowe's GE Money Bank PO Box 103104 Roswell, GA 30076	Lowe's GE Money Bank PO Box 103104 Roswell, GA 30076			10,364.30
Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040	Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040			2,548.18
Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040	Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040			1,783.86
Mid Country Bank Mount Vernon, IL 62864	Mid Country Bank Mount Vernon, IL 62864	*5 Various rental properties held by Mid-Country		136,244.00 (67,500.00 secured)
Peoples National Bank Mount Vernon, IL 62864	Peoples National Bank Mount Vernon, IL 62864	*2 (1) 18 mobile homes and 18 spaces in 2701 Jones St Mt Vernon (2) 633 White (Land only) (3) 16611 North IL Hwy 37 Office building (4) 1102 Gas		425,000.00 (193,000.00 secured)
Regions Mortgage PO Box 18001 Hattiesburg, MS 39404 Sallie Mae PO Box 9500	Regions Mortgage PO Box 18001 Hattiesburg, MS 39404 Sallie Mae PO Box 9500			8,000.00 (0.00 secured) 50,000.00
Wilkes Barre, PA 18773-9500 Sears Mastercard PO Box 6282 Sioux Falls, SD 57117	Wilkes Barre, PA 18773-9500 Sears Mastercard PO Box 6282 Sioux Falls, SD 57117			4,825.74

# 

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Cort R Jones Lisa D Jones	Case No.	
	Debtor(s)		

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Various	Various	Rental real estate properties held as collateral as more fully described in the attached spreadsheet		810,361.00 (547,000.00 secured)

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

We, **Cort R Jones** and **Lisa D Jones**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	October 21, 2010	Signature	/s/ Cort R Jones	
			Cort R Jones	
			Debtor	
Date	October 21, 2010	Signature	/s/ Lisa D Jones	
			Lisa D Jones	
			Joint Debtor	

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

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

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

In re	Cort R Jones,		Case No	
	Lisa D Jones		_	
_		Debtors	Chapter	11

#### **SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	6	1,009,000.00		
B - Personal Property	Yes	5	36,750.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		2,104,221.79	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		375,229.06	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,583.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,836.00
Total Number of Sheets of ALL Schedu	ıles	25			
	To	otal Assets	1,045,750.00		
		'	Total Liabilities	2,479,450.85	

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court Southern District of Illinois

Cort R Jones, Lisa D Jones		Case No.	
Lisa D Julies	Debtors	Chapter	11
STATISTICAL SUMMARY OF CERTAIN L	IABILITIES AN	ND RELATED DAT	ГА (28 U.S.C. § 1
f you are an individual debtor whose debts are primarily consumer a case under chapter 7, 11 or 13, you must report all information rec	debts, as defined in § I	01(8) of the Bankruptcy (	Code (11 U.S.C.§ 101(8)
■ Check this box if you are an individual debtor whose debts are report any information here.	re NOT primarily cons	umer debts. You are not re	quired to
This information is for statistical purposes only under 28 U.S.C. Summarize the following types of liabilities, as reported in the S		em.	
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:			
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)			

101(8)), filing

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

In re	Cort R Jones,	Case No.
	Lisa D Jones	

#### Debtors

#### **SCHEDULE A - REAL PROPERTY**

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
10 Windsor Place Mt Vernon IL 62864 (has been listed for 16 months at \$489,000 - no offers)		J	360,000.00	321,000.00
Rental real estate properties, unsecured, as more fully described in the attached spreadsheet estimated at liquidation value		J	106,000.00	0.00
* Rental 20 acre farm ground and 12345 Bravard Place Mt Vernon		J	60,000.00	10,000.00
* 1 Subdivision Windsor Place Lots		J	132,000.00	98,000.00
*2 (1) 18 mobile homes and 18 spaces in 2701 Jones St Mt Vernon (2) 633 White (Land only) (3) 16611 North IL Hwy 37 Office building (4) 1102 Gaskins (12 mobile home spaces, land only)		J	193,000.00	425,000.00
*3 Somersville rental property		J	41,000.00	89,000.00
*4 Various rental properties held by Banterra Bank		J	41,500.00	45,000.00
*5 Various rental properties held by Mid-Country		J	67,500.00	136,244.00
*6 2701 Jones land only		J	8,000.00	8,000.00

Sub-Total >	1,009,000.00	(Total of this page)

Total > 1,009,000.00

1,000,000

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

## Case 10-41897-lkg Doc 1 Filed 12/21/10 Page 14 of 57

In re	Cort R Jones Lisa D Jones		Case No.	
		Debtor(s)	<del></del>	

## SCHEDULE A - REAL PROPERTY Attachment B

22 mobile homes retro fitting to meet Mt. Vernon ordinances impacts on the mobile homes with \$150 = \$800 in costs each - 18 units older than 20 years, 2 - 16 years old, 2 - 17 years old, 1 - 15 years old

Rent for mobile homes not held as collateral

			REAL ESTATE OWNE			
financed	Address	Description	Market Value (liquidation)			
PNB	Land only 633 White Ave	2 City lots Small mobile home park 5 m/h spaces	\$10,000.00	wontnly Payment	Monthly Income	Amount Owed
PNB	\$20,000 bid at auction 16611 N IL Hwy 37	office building (1.71 acres)	\$30,000.00		S1,900	
PNB	Land only 1102 Gaskins	mobile home park 12 spaces (no mobile homes)	938 000	\$2,000	*-	\$425,000
PNB		Mobile home park 18 m/h spaces & 18 m/h's	\$100,000		\$4,2/5	
Regions	Land Only 1st mortgage 2701 Jones	100 % secured mobile home park	\$8 000	9 200	\$6,175	
	No bid at auction 12188 E. Oakton Rd	small m/h park & 4 m/hs (1 acre)	\$30 nnn	2		0.000
	No bid at auction 1401 S 25th	House on Lat House to be demolished	\$2,000	0	0	o
	628 White Ave	2 mobile home spaces	\$8 000	Đ	0	
	16351 North Illinois Highway 37	Lot and mobile home	\$10,000	Ð	9500	·  c
	no bid at auction 2501 Ferguson	double-wide & Lot	\$10,000	0	\$450	- c
	636 Oak	Junk mobile home Lot and mobile home	\$5,000	2	<del>3</del>	o (

Mid-Country	Mid-Country	PNB	Banterra 2nd mortgage				Banterra	Banterra	Banterra	Banterra	Banterra	Banterra
1211 N 11th	2230 College	11 Lots in Windsor Place	House listed 16 mos \$489,000 no offers 10 Windsor PI	Hwy 37 North Old Furniture Store	Old Laundromat IL Highway 37 North	423 Liebengood	1403 S 25th	237 Grant	2104 Jones St	902 George St	1005 S. 20th	637 Oak
house	house	10 Windson Pilandis Included In this subdivision Ioan	PNB has 1st mortgage will release for \$21,000 5000 sq. ft house	Pole Building	empty building	Lot and Double-wide	Lot and mobile home	empty m/h Lot	empty m/h Lot	house on lot	Lot and mobile home	Lot and mabile home
\$10,000	\$15,000	\$132,000	\$360,000.00	\$25,000	\$10,000	\$25,000	\$10,000	\$2,500	\$2,500	\$7,500	\$9,000	\$10,000
\$222	\$227	\$500	<b>\$1</b> 772	0	0	O				8 7 7 0		
\$500	\$550	0	<b>0</b>	0	0	\$650	\$475	0	0	\$400	<b>9</b> 4450	\$475
\$23,400	\$23,200	\$98,000	9300	D	0	O			\$45,UUO			

Banterra	Banterra	Banterra	Banterra	Banterra	Banterra	Banterra	Banterra	Banterra	Banterra			
\$50,000 bid at auction (20 acres) 12750 E Violet Rd	12345 Bravard Pl	612 Airport Rd	610 Airport Rd	608 Airport Rd	625 White	617 White	613 White	609 White	605 White	no bid at auction 1404 North 9th	no bid at auction 1423 North 9th	no bid at auction 1401 North 9th
used as down payment on Bravard Place	Bank does not have titles 5 Lots for mobile homes	Lot and mobile home	empty m/h Lot	empty m/h Lot	empty m/h Lot							
\$50,000	\$10,000	\$2,500	\$7,500	\$5,000	\$7,000	\$3,000	\$1,000	\$7,500	\$7,500	\$500	\$500	\$500
500	9 8 8 8 9		•	•		\$1,580	,	ı	1	0	0	0
0	\$1,450	\$350	\$500	\$450	\$475	\$350	\$250	\$475	\$475	0	0	0
\$10,000						\$88,137				0	0	0

	Mid-Country	Mid-County	Mid-Country	Mid-Country	Mid-Country	Mid-Country
TOTALS	1118 S. 26th	1114 S. 26th	1116 S. 26th	2417 College	1215 N 11th	2504 Jones
S	empty m/h: Lot	empty.m/h.Lot	house	mobile home & lot	house & 2 lots	house
\$973,500	\$1, <u>0</u> 00	\$1,000	\$15,000	\$3,500	\$12,000	\$10,000
\$8,886.00		5363		\$159	\$226	\$239
\$25,750		0.	\$550	\$400	\$500	\$550
\$1,110,381		\$37,600		\$5,024	\$23,510	\$23,510

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

In re	Cort R Jones,	Case No.
	Lisa D Jones	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint 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 Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	Checking account (business DIP) Old National Bank	J	4,000.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account (personal DIP) Old National Bank	J	6,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Normal household goods, furniture and appliances (appliances built in and value in schedule A)	. J	0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Family pictures - no market value	J	0.00
6.	Wearing apparel.	Clothing	J	1,000.00
7.	Furs and jewelry.	Watches and miscellaneous \$250, necklace, wedding ring, dinner ring and earrings in Bank of Dix \$750	J	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	2 sets of golf clubs, 2 bicycles, 2 cameras	J	625.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total > 12,625.00 (Total of this page)

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

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

In re	Cort R Jones
	Lisa D.Jones

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated		\$14,000.00	J	0.00
	and unincorporated businesses. Itemize.		Interest in Cort and Lisa Jones Rentals (no value except labor of debtors and value of assets individuals listed)	J	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.		Rents vary with collection approximating \$20,000 per month (estimated)	J	10,000.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Numerous eviction judgments - recovered -0- within the last 12 months and collection costs are estimated to exceed expected recovery	n J	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			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Tot	al > <b>10,000.00</b>

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

(Total of this page)

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

In re	Cort R Jones
	Lisa D Jones

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1995 Kia Amanti	J	4,800.00
	other vehicles and accessories.		2006 Ford F150 truck	J	5,000.00
			* See Business Assets Attached	J	0.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	:	2 computers (one doesn't work), 2 printers	J	200.00
29.	Machinery, fixtures, equipment, and		* See Business Assets Attached	J	0.00
	supplies used in business.		1994 tractor/bushhog, tiller, finish mower and blade	J	3,000.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
			(Total	Sub-Tota of this page)	al > 13,000.00

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

### 

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

In re	Cort R Jones,	Case No.
	Lisa D.Jones	

#### Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х		
35. Other personal property of any kind	Treadmill \$25, piano \$1,000	J	1,025.00
not already listed. Itemize.	Miscellaneous hand tools and hardware	J	100.00
	Miscellaneous business assets attached	J	0.00

| Sub-Total > 1,125.00 (Total of this page) | Total > 36,750.00

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

(Report also on Summary of Schedules)



# Business

	Liquidated		·····
Assets	Value (\$\$)	Amount Owed	Financed
	2000		
1994 Tractor/Bushhog, Tiller, Finish mower, & blade	3000		
2003 Bobcat/ 2 Buckets & Fork	5000		
2007 Cargo trailer	1200	0	·
2003 13' trailer	400	0	
1997 trailer	250	0	
1995 Ford F-250 cargo van	400	0	***-*-*
1997 4' x 6' cargo trailer	250	0	
1995 International Mobile Home Toter	6000		Banter
992 Ford Pickup F-150	200	0	
4 Old mobile homes Iunk	) <del>35</del> 00	_ 0	
jas welder & 2 leaf blowers	300	0	·
?- chain saws	200	0	
Nisc. hand tools	250	0	
Craftsman riding mower (old)	250	0	
push mowers	135	0	
nisc. wood trim	100	0	
nisc. wood paneling	100	0	
lisc. used carpeting rolls	250	0	
0 rolls carpet pad	300	0	
arious plumbing fittings	100	0	
nisc. mobile home parts inventory	1000	0	
990-F-800-dump truck	1500	2500	Banter
006 F-150 Ford pickup	5000	3500	P۸
nisc. vinyl skirting	300	0	50.5 (Standard of Standard of
nobile home doors & windows	500	0	
sed washers & dryers	500	0	
ladders	125	0	
ressure washer	150	0	
Craftsman weed eaters	60	0	····
Stihl weed eater	75	0	
Richo copy/fax machine	25		
	·	0	
isc. office furniture (4 old desks, chairs,file cabinets)	150 25	0	
window a/c units (used)	250	0	······································
		0	***************************************
old gas stoves	50	0	**
used refrigerators	100	0	
e cutter	50	0	
ilter saw	75	0	
nelving	200	0	
dger & weed wacker	100	0	·
mobile homes in parks wher.	13500		
securing P.N.B. (value in d	o real esta	(e) - 0 -	-HNR
	÷	1	
	30,420		
$\mathbf{I}$	J 107 4		

27/18

-1250

included

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

In re	Cort R Jones,	Case No
	Lisa D Jones	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Furs and Jewelry Watches and miscellaneous \$250, necklace, wedding ring, dinner ring and earrings in Bank of Dix \$750	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Firearms and Sports, Photographic and Other Hob 2 sets of golf clubs, 2 bicycles, 2 cameras	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	625.00	625.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1995 Kia Amanti	735 ILCS 5/12-1001(c)	4,800.00	4,800.00
Office Equipment, Furnishings and Supplies 2 computers (one doesn't work), 2 printers	735 ILCS 5/12-1001(b)	200.00	200.00
Machinery, Fixtures, Equipment and Supplies Used 1994 tractor/bushhog, tiller, finish mower and blade	<u>l in Business</u> 735 ILCS 5/12-1001(d)	3,000.00	3,000.00
Other Personal Property of Any Kind Not Already L Treadmill \$25, piano \$1,000	<u>listed</u> 735 ILCS 5/12-1001(b)	1,025.00	1,025.00
Miscellaneous hand tools and hardware	735 ILCS 5/12-1001(b)	100.00	100.00

Total: 11,750.00 11,750.00

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

In re	Cort R Jones,	Case No.
	Lisa D Jones	

Debtors

#### 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 "Unliquidated". (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.)	C O D E B T O R	W H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	L Q	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Banterra Bank 3520 Broadway PO Box 2190 Mount Vernon, IL 62864		J		Ť _	T E D			
Account No.	+	-	Value \$ 0.00 * Rental 20 acre farm ground and 12345				150,116.79	150,116.79
Banterra Bank 3520 Broadway PO Box 2190 Mount Vernon, IL 62864		J	Bravard Place Mt Vernon  Value \$ 60,000.00				10,000.00	0.00
Account No.	1	T	*3 Somersville rental property				10,000100	0.00
Banterra Bank 3520 Broadway PO Box 2190 Mount Vernon, IL 62864		J						
A account No	+	+	Value \$ 41,000.00  *4 Various rental properties held by	-		Н	89,000.00	48,000.00
Account No.  Banterra Bank 3520 Broadway PO Box 2190 Mount Vernon, IL 62864		J	Banterra Bank					
	$\perp$		Value \$ 41,500.00				45,000.00	3,500.00
_2 continuation sheets attached			(Total o	Sub this			294,116.79	201,616.79

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

In re	Cort R Jones, Lisa D Jones		Case No.	
-	2100 2 001100	Debtors	_,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZH-ZGEZ	N L - Q D L	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Banterra Bank 3520 Broadway PO Box 2190 Mount Vernon, IL 62864		J	10 Windsor Place Mt Vernon IL 62864 (has been listed for 16 months at \$489,000 - no offers)  Value \$ 360,000.00	Т	T E D		321,000.00	0.00
Account No.  Honda Credit National Bankruptcy Center PO Box 168088 Irving, TX 75016	x	J	Information only - daughter's lease  Value \$ 0.00				0.00	0.00
Account No.  Mid Country Bank Mount Vernon, IL 62864		J	*5 Various rental properties held by Mid-Country  Value \$ 67,500.00				136,244.00	68,744.00
Account No.  Peoples National Bank Mount Vernon, IL 62864		J	* 1 Subdivision Windsor Place Lots  Value \$ 132,000.00				98,000.00	0.00
Account No.  Peoples National Bank Mount Vernon, IL 62864		J	*2 (1) 18 mobile homes and 18 spaces in 2701 Jones St Mt Vernon (2) 633 White (Land only) (3) 16611 North IL Hwy 37 Office building (4) 1102 Gaskins (12 mobile home spaces, land only)				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
			Value \$ 193,000.00			$\perp$	425,000.00	232,000.00
Sheet <u>1</u> of <u>2</u> continuation sheets a Schedule of Creditors Holding Secured Cla		d to	S (Total of the		otal page		980,244.00	300,744.00

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

In re	Cort R Jones, Lisa D Jones		Cas	se No	_
_		Debtors	_,		

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_			_		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu W J C	NATURE OF LIEN, AND DESCRIPTION AND VALUE	CONTINGEN	UNLLQULDA	E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	П	Т	2006 Ford F150 truck	Ť	A T			
Peoples National Bank Mount Vernon, IL 62864		J			E D			
	L	┖	Value \$ 5,000.00	L			3,500.00	0.00
Account No.			*6 2701 Jones land only					
Regions Bank Mount Vernon, IL 62864		J	Value \$ 8,000.00				9 000 00	0.00
Account No.	┝	⊢	Value \$ 8,000.00	┢	┢	Н	8,000.00	0.00
Regions Mortgage PO Box 18001 Hattiesburg, MS 39404	-	J						
			Value \$ 0.00				8,000.00	8,000.00
Account No.  Various		J	Rental real estate properties held as collateral as more fully described in the attached spreadsheet					
			Value \$ 547,000.00	1			810,361.00	263,361.00
Account No.							3.0,500	200,000.000
	1		Value \$	1				
Sheet 2 of 2 continuation sheets attached the Schedule of Creditors Holding Secured Claims		d to			tota pag		829,861.00	271,361.00
			(Report on Summary of Sc		ota		2,104,221.79	773,721.79

B6E (Official Form 6E) (4/10)

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In re	Cort R Jones,		Case No.	
	Lisa D Jones			
_		Debtors	,	

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

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

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

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

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

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

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

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

#### 

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

In re	Cort R Jones, Lisa D Jones		Case No.	
-		Debtors	_,	

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

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXT - XGEXT	Z Q D _	DISPUTED		AMOUNT OF CLAIM
Account No. 1699	4			ľ	E			
Bank of America PO Box 21848 Greensboro, NC 27420		J			ט			74,032.09
Account No. 1631	1					T	Ť	
Bank of America PO Box 21848 Greensboro, NC 27420		J						158,058.20
Account No. 7733	1						Ť	
Bank of America PO Box 15026 Wilmington, DE 19850	x	н						7.050.07
	_						1	7,656.97
Account No.  Banterra Credit Card Banterra Bank PO Box 310 Attn Credit Administration Marion, IL 62959	x	J						1,765.83
continuation sheets attached	_		S (Total of the	ubt				241,513.09

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

In re	Cort R Jones,	Case No.
	Lisa D Jones	
		7

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

	Ic	ш.,	sband, Wife, Joint, or Community	Tc	111	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXF_XGEXF	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.				] ⊤	E		
Barnes Jewish Hospital Saint Louis, MO 63150		w			U		
Account No. <b>5605</b>			Card owned by daughter				400.00
Best Buy Corporate Campus Attn Customer Care/Privacy 7601 Penn Ave S Minneapolis, MN 55423-3645	x	-					1,890.23
Account No. 9037	╁			$\vdash$			,
Chase PO Box 15298 Wilmington, DE 19850		J					23,386.65
Account No.				$\vdash$			
Direct Loans US Department of Education Direct Loans Servicing Center PO Box 5609 Greenville, TX 75403-5609		J					30,000.00
Account No. 4561				$\top$		T	
JC Penney GE Money Bank Attn Bankruptcy Department PO Box 103104 Roswell, GA 30076		Н					3,044.56
Sheet no1 of _3 sheets attached to Schedule of	_	1		Subt			58,721.44
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	30,721.44

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

In re	Cort R Jones,	Case No.
	Lisa D Jones	

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

CREDITOR'S NAME,	C	H	lusba	and, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	F V	٧ ا	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.					Ι'	Ė		
Kaira James 128 E Last St Mount Vernon, IL 62864		J	J			D		375.00
Account No.		Γ						
Krehbiel & Associates 181 East St Louis St Nashville, IL 62263		J	,					
								3,800.00
Account No. 0002		t			T			
Lowe's GE Money Bank PO Box 103104 Roswell, GA 30076		F	4					10,364.30
Account No. 8910		T						
Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040		V	<b>~</b>					62.55
Account No. 2856	_	+	-		$\vdash$			
Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040		V	~					2,548.18
Sheet no. 2 of 3 sheets attached to Schedule of					Subt	ota	1	47.450.00
Creditors Holding Unsecured Nonpriority Claims				(Total of t	his	pag	e)	17,150.03

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

In re	Cort R Jones,	Case No
_	Lisa D Jones	

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

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	č	Ñ	[	Ρĺ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. 8320	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ü I D A T	FUTE	SPUTED	AMOUNT OF CLAIM
Account No. 6320	4				E		-	
Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040		w						1,783.86
Account No. 5771	t	T			H	t	+	
Orthorpaedic Center of So IL 4121 Veterans Memorial Drive Mount Vernon, IL 62864		w						
								1,134.90
Account No.						T		
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500		J						
Account No. 8477						_		50,000.00
Sears Mastercard PO Box 6282 Sioux Falls, SD 57117		н						4,825.74
Account No.	╁	$\vdash$		$\vdash$	$\vdash$	$\dagger$	$\dashv$	
St Louis Womens Healthcare Dr George Ahlering 16216 Baxter Rd Ste 100 Chesterfield, MO 63017		w						100.00
Sheet no3 of _3 sheets attached to Schedule of		_		ubt	tota	al	1	57,844.50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ge)	) [	3 <i>1</i> ,044.3U
					ota		- 1	275 220 06
			(Report on Summary of Sc	hec	lule	es)	) [	375,229.06

#### Case 10-41897-lkg Doc 1 Filed 12/21/10 Page 33 of 57

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

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Cort R Jones, Lisa D Jones Case No.\_\_\_\_

Debtors

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

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

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Cort R Jones, Lisa D Jones

#### Debtors

#### **SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

#### NAME AND ADDRESS OF CODEBTOR

Charity R Lantague
613 E Haney
Carbondale, IL 62901
Lease with Honda Credit to July 2011 (9 of 36 months remaining - daughter has made all payments and has plenty of miles left)

Charity R Lantague 613 E Haney Carbondale, IL 62901 Best Buy credit card - daughter has made all payments

Charity R Lantague 613 E Haney Carbondale, IL 62901 Banterra credit card - daughter has made all payments

Joshua C Jones Unknown Los Angeles, CA

#### NAME AND ADDRESS OF CREDITOR

Honda Credit National Bankruptcy Center PO Box 168088 Irving, TX 75016

Best Buy Corporate Campus Attn Customer Care/Privacy 7601 Penn Ave S Minneapolis, MN 55423-3645

Banterra Credit Card Banterra Bank PO Box 310 Attn Credit Administration Marion, IL 62959

Bank of America PO Box 15026 Wilmington, DE 19850 B6I (Official Form 6I) (12/07)

	Cort R Jones			
In re	Lisa D Jones		Case No.	
		Debtor(s)		

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

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

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE														
	RELATIONSHIP(S):	AGE(S	AGE(S):											
Married	None.													
<b>Employment:</b>	DEBTOR		SPOUSE											
Occupation C	)wner	Owner												
	ort's Mobile Homes	Cort's Mob	ile Homes											
	5 years	25 years												
	6611 N IL Hwy 37 Iount Vernon, IL 62864	16611 N IL Mount Verr	Hwy 37 non, IL 62864											
	rojected monthly income at time case filed)	•	DEBTOR		SPOUSE									
1. Monthly gross wages, salary, and c	ommissions (Prorate if not paid monthly)	\$	0.00	\$	0.00									
2. Estimate monthly overtime		\$	0.00	\$	0.00									
3. SUBTOTAL		\$	0.00	\$	0.00									
4. LESS PAYROLL DEDUCTIONS														
<ul> <li>a. Payroll taxes and social secur</li> </ul>	ity	\$	0.00	\$	0.00									
b. Insurance		\$	0.00	\$	0.00									
c. Union dues		\$	0.00	\$	0.00									
d. Other (Specify): Incom	ne taxes		500.00	\$	500.00									
		\$	0.00	\$	0.00									
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$	500.00	\$	500.00									
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	-500.00	\$	-500.00									
	business or profession or farm (Attach detailed stat	ement) \$	6,583.00	\$	0.00									
8. Income from real property		\$	0.00	\$	0.00									
9. Interest and dividends		\$	0.00	\$	0.00									
dependents listed above	payments payable to the debtor for the debtor's use	e or that of \$	0.00	\$	0.00									
11. Social security or government ass	istance	Φ.		•	0.00									
(Specify):			0.00	\$ <u></u>	0.00									
12 P			0.00	\$ <u> </u>	0.00									
12. Pension or retirement income		2	0.00	\$	0.00									
13. Other monthly income (Specify):		¢	0.00	\$	0.00									
(Specify).			0.00	\$ <u></u>	0.00									
		Ψ	0.00	Ψ	0.00									
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	6,583.00	\$	0.00									
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	6,083.00	\$	-500.00									
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	15)	\$	5,583.	.00									

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Rental income does not pay social security

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

In re	Cort R Jones Lisa D Jones		Case No.	
		Debtor(s)		

## 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.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	475.00
b. Water and sewer	\$	100.00
c. Telephone	\$	0.00
d. Other Cell Phone	\$	275.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	750.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	416.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's	¢	125.00
a. Homeowner's or renter's b. Life	\$	350.00
c. Health	\$	750.00
d. Auto	\$	50.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify) <b>Property taxes</b>	\$	788.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	100.00
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	\$	957.00
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.)	\$	5,836.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Health insurance will go up 1/1/2011 from \$672 to \$750 or more (deductible of \$5,000 will be met early in year due to cancer with \$5,000 divided by 12 = \$416		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	5,583.00
b. Average monthly expenses from Line 18 above	\$	5,836.00
c. Monthly net income (a. minus b.)	\$	-253.00

# 

B6J (Official Form 6J) (12/07)
Cort R Jones
In re Lisa D Jones

In re	Lisa D Jones	Case No.	
	Cort R Jones		

Debtor(s)

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

## **Detailed Expense Attachment**

## **Other Expenditures:**

Personal Hygiene	\$ 100.00
License Plates	\$ 7.00
Church Tithing	\$ 600.00
with \$15,000 paid 3 years ago-est additional \$2,400 per year	\$ 250.00
Total Other Expenditures	\$ 957.00

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

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

In re	Cort R Jones Lisa D Jones		Case No.		
		Debtor(s)	Chapter	11	
		DECLARATION CONCERNING DEBTOR'S	SCHEDULI	ES	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	October 21, 2010	Signature	/s/ Cort R Jones	
			Cort R Jones	
			Debtor	
Date	October 21, 2010	Signature	/s/ Lisa D Jones	
		_	Lisa D Jones	
			Joint Debtor	

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

B7 (Official Form 7) (04/10)

## United States Bankruptcy Court Southern District of Illinois

In re	Cort R Jones  Elisa D Jones			
		Debtor(s)	Chapter	11

#### STATEMENT OF FINANCIAL AFFAIRS

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

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

#### **DEFINITIONS**

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

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

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

None

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

AMOUNT SOURCE

\$29,110.00 2009 - Corts Mobile Homes

\$212,682.10 2010 - Corts Mobile Homes through September

#### 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

#### 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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

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

NAME AND ADDRESS OF CREDITOR
Banterra Bank
3520 Broadway
PO Box 2190
Mount Vernon, IL 62864

DATES OF PAYMENTS/ TRANSFERS paid off 1990 F800 dump truck AMOUNT PAID OR VALUE OF TRANSFERS \$1,400.00

AMOUNT STILL OWING

\$0.00

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

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

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

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

#### 5. Repossessions, foreclosures and returns

None

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

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 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 ORDER 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 PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

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

DATE OF LOSS

Vandalizing of rental property received \$7,200 from insurance and paid it out to fix (early 2010)

**Early 2010** 

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Mike Reed PO Box 1885 Centralia, IL 62801 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR October 5, 2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$10,000 retainer

#### 10. Other transfers

None 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

DESCRIBE PROPERTY TRANSFERRED RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED

**Derrick Thomas** Petosi. MO

None

November 2010 Sold 1995 International mobile home toter for \$9,500.00 - paid Banterra Bank with proceeds

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

NAME OF TRUST OR OTHER

DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST **DEVICE** 

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None П

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

Mid Country Bank Mount Vernon, IL 62864

**Banterra Bank** 

3520 Broadway PO Box 2190

Mount Vernon, IL 62864

**Peoples National Bank** 

Mount Vernon, IL 62864

**Bank of America** 

Mount Vernon, IL 62864

Wells Fargo Investment Mount Vernon, IL 62864

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

Checking

Checking

Checking

Checking #9531

AMOUNT AND DATE OF SALE OR CLOSING

Less than \$250

Less than \$250

AMOUNT OF MONEY OR DESCRIPTION AND

Less than \$250

\$227 October 21, 2010

Paid \$1,076 in property taxes October 21, 2010 and \$6,600 in property taxes October 25,

2010

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

First State Bank of Dix 900 S 42nd St Mount Vernon, IL 62864 NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY **Debtors** 

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Papers, jewerly (see schedule B) and also papers and jewerly for her mother

#### 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

Safe Deposit Box - First State Bank of

#### 14. Property held for another person

None

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

NAME AND ADDRESS OF OWNER Mary Ellen Dodson (mother)

DESCRIPTION AND VALUE OF PROPERTY Jewerly and papers, several rings and a

necklace approximately \$500

LOCATION OF PROPERTY

Dix

#### 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 3 Windsor PI Mt Vernon IL 62864 NAME USED
Cort & Lisa Jones

DATES OF OCCUPANCY **2006 - August 2008** 

#### 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

None

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

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

LAW

GOVERNMENTAL UNIT

NOTICE

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within 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.

**ADDRESS** (ITIN)/ COMPLETE EIN

NATURE OF BUSINESS

**BEGINNING AND** ENDING DATES

**Cort & Lisa Jones** 

37-1202292 / Sales tax

Renting mobile homes and real estate

1986 - present

Rentals

NAME

#19162723

Renting mobile homes

1986 - 2004

**Corts Complete** Mobile Service and 37-1202292 / sales tax #19162723

and real estate

Sales

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

NAME **ADDRESS** 

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

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

#### 19. Books, records and financial statements

None

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

NAME AND ADDRESS Krehbiel & Associates 181 E St Louis St Nashville, IL 62263

DATES SERVICES RENDERED

Regular basis

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

NAME **ADDRESS**  DATES SERVICES RENDERED

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

ADDRESS NAME

**Krehbiel & Associates** 181 E St Louis St Regular basis Nashville, IL 62263

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

Banterra Bank

Yearly application - fall of 2009

3520 Broadway PO Box 2190

Mount Vernon, IL 62864

Yearly application - fall of 2009 Mid Country Bank

Mount Vernon, IL 62864 **Peoples National Bank** 

Yearly application - fall of 2009

Mount Vernon, IL 62864

#### 20. Inventories

None

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

DATE OF INVENTORY

INVENTORY SUPERVISOR

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

8

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

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

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

NAME ADDRESS DATE OF WITHDRAWAL

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

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

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

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

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

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date	October 21, 2010	Signature	/s/ Cort R Jones	
		<del></del>	Cort R Jones	
			Debtor	
Date	October 21, 2010	Signature	/s/ Lisa D Jones	
			Lisa D Jones	
			Joint Debtor	

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

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

In re	Cort R Jones Lisa D Jones		Case No.	
		Debtor(s)	Chapter	11
	DISCLOSURE OF COMPE	ENSATION OF ATTO	RNEY FOR DE	EBTOR(S)
co	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rompensation paid to me within one year before the file rendered on behalf of the debtor(s) in contemplation	ule 2016(b), I certify that I a	am the attorney for y, or agreed to be pai	the above-named debtor and that d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	0.00
	Prior to the filing of this statement I have received			0.00
	Balance Due		\$	0.00
2. \$	<b>1,039.00</b> of the filing fee has been paid.			
3. T	he source of the compensation paid to me was:			
	☐ Debtor ■ Other (specify): \$225	per hour with \$10,000 retai	ner	
4. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	I have not agreed to share the above-disclosed com	pensation with any other person	unless they are mem	bers and associates of my law firm.
	I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the na			
6. Iı	n return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ts of the bankruptcy c	ease, including:
a.	[Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applicati 522(f)(2)(A) for avoidance of liens on he	ons as needed; preparation		
7. B	y agreement with the debtor(s), the above-disclosed for Representation of the debtors in any dany other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of an ankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated:	October 21, 2010	/s/ Michael E, Re	ed	
		Michael E, Reed Law Office of Mil		
		310 S. Elm, PO B		
		Centralia, IL 628	01	
		618-533-0122 Fa reedlaw1885@gr		
		reediaw 1003@gr	nan.com	

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

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF ILLINOIS

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

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

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

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

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

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

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

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

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

In re	Cort R Jones Lisa D Jones		Case No.	
		Debtor(s)	Chapter	11

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

### **Certification of Debtor**

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

Cort R Jones Lisa D Jones	/s/ Cort R Jones	October 21, 2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	/s/ Lisa D Jones	October 21, 2010
	Signature of Joint Debtor (if any)	Date

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

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

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

In re	Cort R Jones Lisa D Jones		Case No.	
		Debtor(s)	Chapter	11
		VERIFICATION OF CREDITOR MAT	RIX	
			<del></del>	

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:	October 21, 2010	/s/ Cort R Jones	
		Cort R Jones	
		Signature of Debtor	
Date:	October 21, 2010	/s/ Lisa D Jones	
		Lisa D Jones	
		Signature of Debtor	

Bank of America PO Box 21848 Greensboro, NC 27420

Bank of America PO Box 15026 Wilmington, DE 19850

Banterra Bank 3520 Broadway PO Box 2190 Mount Vernon, IL 62864

Banterra Credit Card Banterra Bank PO Box 310 Attn Credit Administration Marion, IL 62959

Barnes Jewish Hospital Saint Louis, MO 63150

Best Buy Corporate Campus Attn Customer Care/Privacy 7601 Penn Ave S Minneapolis, MN 55423-3645

Charity R Lantague 613 E Haney Carbondale, IL 62901

Chase PO Box 15298 Wilmington, DE 19850

Direct Loans
US Department of Education
Direct Loans Servicing Center
PO Box 5609
Greenville, TX 75403-5609

Honda Credit National Bankruptcy Center PO Box 168088 Irving, TX 75016

JC Penney GE Money Bank Attn Bankruptcy Department PO Box 103104 Roswell, GA 30076

Joshua C Jones Unknown Los Angeles, CA

Kaira James 128 E Last St Mount Vernon, IL 62864

Krehbiel & Associates 181 East St Louis St Nashville, IL 62263

Lowe's GE Money Bank PO Box 103104 Roswell, GA 30076

Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040

Mid Country Bank Mount Vernon, IL 62864

Orthorpaedic Center of So IL 4121 Veterans Memorial Drive Mount Vernon, IL 62864

Peoples National Bank Mount Vernon, IL 62864 Regions Bank Mount Vernon, IL 62864

Regions Mortgage PO Box 18001 Hattiesburg, MS 39404

Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500

Sears Mastercard PO Box 6282 Sioux Falls, SD 57117

St Louis Womens Healthcare Dr George Ahlering 16216 Baxter Rd Ste 100 Chesterfield, MO 63017

Various

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B22B (Official Form 22B) (Chapter 11) (12/10)

In re	Cort R Jones Lisa D Jones		
		Debtor(s)	
Case N	umber:		
		(If known)	

## CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

	Part I. CALCULATION OF CURRENT MONTHLY INC	OMI	E					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. □Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. □Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.  c. ■Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.							
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A  Debtor's Income	Column B Spouse's Income				
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	0.00	\$ 0.00				
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.    Debtor   Spouse							
	a.   Gross receipts   \$   500.00   \$   0.00         b.   Ordinary and necessary business expenses   \$   0.00   \$   0.00							
	c. Business income Subtract Line b from Line a	\$	500.00	\$ 0.00				
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.    Debtor   Spouse							
	c. Rent and other real property income Subtract Line b from Line a	\$	7,000.00	\$ 0.00				
5	Interest, dividends, and royalties.	\$	100.00	\$ 0.00				
6	Pension and retirement income.	\$	0.00	\$ 0.00				
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$	0.00	\$ 0.00				
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.  However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$ 0.00 Spouse \$ 0.00	4	0.00	\$ 0.00				
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.	Ψ	0.00	<i>σ</i> <b>0.00</b>				
	Debtor Spouse							

B22B (Official Form 22B) (Chapter 11) (12/10)

10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).			8,100.00	\$ 0.00	
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.			\$ 8,100.00		
	Part II.	VERIFICATION				
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both de must sign.)  Date: October 21, 2010 Signature: /s/ Cort R Jones					
12			Cort R Jones (Debtor	r)		
	Date: October 21, 2010	Signature	re /s/ Lisa D Jones Lisa D Jones (Joint Debtor, if any)		<del></del>	

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