# Case 08-14859-BHL-11 Doc 1 Filed 11/26/08 EOD 11/26/08 14:03:45 Pg 1 of 45

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Southern District of Indiana								Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Bradley, Darrel Sidney					Name of Joint Debtor (Spouse) (Last, First, Middle): Bradley, Beverly Jean				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Sibley Asset Management Trust - Tax ID 36-7297525					used by the J maiden, and		in the last 8 ye	ears	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-4913</b>			(if mor	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1969					
Street Address of Debtor (No. and Street, City, and State): 10085 Oxford Pike Brookville, IN ZIP Code			10	Address of 085 Oxfo ookville,	rd Pike	(No. and Str	reet, City, and	State): ZIP Code	
County of Residence or of the Principal Place o	f Ducinces	4	47012	Count	v of Pasida	noo or of the	Dringing Dl	ace of Busines	47012
Franklin				Fra	inklin		-		
Mailing Address of Debtor (if different from str	eet address):	:		Mailir	ig Address	of Joint Debt	or (if differe	nt from street	address):
			ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):					I				
<b>Type of Debtor</b> (Form of Organization)			of Business		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)				
<ul> <li>(Check one box)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> </ul>	(Check one box) Health Care Business Single Asset Real Estate as det in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank		defined	<ul> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> </ul>	er 7 er 9 er 11 er 12		hapter 15 Petit a Foreign Ma hapter 15 Petit	tion for Recognition in Proceeding tion for Recognition nmain Proceeding	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other							e of Debts	
	Tax-Exempt Entity (Check box, if applicable)         □ Debtor is a tax-exempt organiz under Title 26 of the United S Code (the Internal Revenue Code)		nization States	defined "incurr	re primarily co l in 11 U.S.C. § ed by an indivi- nal, family, or 1	nsumer debts, 101(8) as dual primarily	for	Debts are primarily business debts.	
Filing Fee (Check or	ne box)				one box:		Chapter 11		U.S.C. 8 101(51D)
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (applic: attach signed application for the court's cons is unable to pay fee except in installments. Filing Fee attaches and the second s</li></ul>	ideration ce	ertifying th	hat the debto	r Check	Debtor is if: Debtor's a	not a small bu	usiness debto	or as defined in	U.S.C. § 101(51D). n 11 U.S.C. § 101(51D). s (excluding debts owed
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				all applica A plan is Acceptant	ble boxes: being filed wi ces of the plar	ith this petiti n were solici	on.	from one or more § 1126(b).	
<ul> <li>Statistical/Administrative Information</li> <li>□ Debtor estimates that funds will be available for distribution to unsecured crediton</li> <li>■ Debtor estimates that, after any exempt property is excluded and administrative enthere will be no funds available for distribution to unsecured creditors.</li> </ul>					es paid,		THIS	SPACE IS FOR	R COURT USE ONLY
Estimated Number of Creditors           Image: Constraint of Constraint of Creditors           Image: Constraint of Con	1,000-	5,001- 10,000	□ 10,001- 25,000	□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000			
Estimated Assets S0 to \$50,001 to \$100,000 to \$500,001 to \$1 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$ to \$10 t	10,000,001 to \$50 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities	\$1,000,001 \$ to \$10 t	10,000,001 to \$50 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			

## Case 08-14859-BHL-11 Doc 1 Filed 11/26/08 EOD 11/26/08 14:03:45 Pg 2 of 45

Voluntar	y Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)		Bradley, Darrel Si Bradley, Beverly	-
(1nis page mi	All Prior Bankruptcy Cases Filed Within Las		
Location	An Thor Bankrupicy Cases Flied Within Las	Case Number:	Date Filed:
Where Filed:	- None -		
Location Case Number: Date Filed:		Date Filed:	
	ending Bankruptcy Case Filed by any Spouse, Partner, or		
Name of Deb - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B
forms 10K a pursuant to 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.)	I, the attorney for the pet have informed the petitic 12, or 13 of title 11, Unit under each such chapter. required by 11 U.S.C. §3	
		Signature of Attorney	for Debtor(s) (Date)
		hibit C	
	or own or have possession of any property that poses or is alleged to I Exhibit C is attached and made a part of this petition.		nd identifiable harm to public health or safety?
	Ext	nibit D	
-	bleted by every individual debtor. If a joint petition is filed, ea		and attach a separate Exhibit D.)
	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a jo	Int petition: D also completed and signed by the joint debtor is attached a	and made a part of this pa	tition
	Information Regardin	0	
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or pr	
	There is a bankruptcy case concerning debtor's affiliate, g	0	
	Debtor is a debtor in a foreign proceeding and has its prin- this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but i	is a defendant in an action or
	Certification by a Debtor Who Reside (Check all app		ntial Property
	Landlord has a judgment against the debtor for possession	,	box checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the co after the filing of the petition.		

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

B1 (Official Form 1)(1/08)	Page 3 Name of Debtor(s):
Voluntary Petition	Bradley, Darrel Sidney
(This page must be completed and filed in every case)	Bradley, Beverly Jean
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [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).	<ul> <li>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</li> <li>(Check only one box.)</li> <li>□ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</li> <li>□ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter</li> </ul>
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
$\mathbf \chi$ /s/ Darrel Sidney Bradley	X
Signature of Debtor Darrel Sidney Bradley	Signature of Foreign Representative
Signature of Debtor Dairer Sidney Bradley	
X /s/ Beverly Jean Bradley Signature of Joint Debtor Beverly Jean Bradley	Printed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
November 26, 2008	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
Signature of Attorney*         X       /s/ Eric C. Redman         Signature of Attorney for Debtor(s)         Eric C. Redman #6330-49         Printed Name of Attorney for Debtor(s)	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.
Redman Ludwig, P.C.	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name <b>151 N. Delaware Street</b> <b>Suite 1106</b> Address	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.)
(317) 685-2426 Fax: (317) 636-8686	
Telephone Number	
November 26, 2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Address
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	Date
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.	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:
X	
	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of
Title of Authorized Individual	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.
Date	

B4 (Official Form 4) (12/07)

## United States Bankruptcy Court Southern District of Indiana

÷	Darrel Sidney Bradley			
In re	Beverly Jean Bradley		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]
American Express	Amex	CreditCard		4,205.00
P.O. Box 981537	P.O. Box 981537			
El Paso, TX 79998	El Paso, TX 79998			
American Express	Amex	CreditCard		4,205.00
P.O. Box 981537	P.O. Box 981537			
El Paso, TX 79998	El Paso, TX 79998			
Chase	Chase	CreditCard		6,437.00
800 Brooksedge Blvd.	800 Brooksedge Blv			
Westerville, OH 43081	Westerville, OH 43081			
Citi	Citi	Credit card		4,504.00
P.O. Box 6241	P.O. Box 6241	purchases		
Sioux Falls, SD 57117	Sioux Falls, SD 57117			
Citifinancial	Citifinancial	Credit card		874.00
P.O. Box 22065	P.O. Box 22065	purchases		
Tempe, AZ 85285	Tempe, AZ 85285			
Discover Financial	Discover Financial	Credit card		8,139.00
P.O. Box 15316	P.O. Box 15316	purchases		
Wilmington, DE 19850	Wilmington, DE 19850			
Dsnb Macys	Dsnb Macys	ChargeAccount		222.00
3039 Cornwallis Rd	3039 Cornwallis Rd			
Durham, NC 27709	Durham, NC 27709			
Gemb/Jcp	Gemb/Jcp	ChargeAccount		2,233.00
Po Box 981402	Po Box 981402			
El Paso, TX 79998	El Paso, TX 79998			_
Gemb/Lowes	Gemb/Lowes	ChargeAccount		1,254.00
Po Box 981400	Po Box 981400			
El Paso, TX 79998	El Paso, TX 79998			_
Hsbc/Bstby	Hsbc/Bstby	ChargeAccount		1,315.00
Pob 15521	Pob 15521			
Wilmington, DE 19805	Wilmington, DE 19805			

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

In re Beverly Jean Bradley

Debtor(s)

Case No.

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## 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]
Internal Revenue Service	Internal Revenue Service	Federal taxes owed 1999 - \$65,886 2000 - \$76,820 2001 - \$81,859 2002 - \$85,497 2003 - \$54,035 2004 - \$16,793		380,990.00
Kohls/Chase N56 W17000 Ridge Menomonee Fall, WI 53051	Kohls/Chase N56 W17000 Ridge Menomonee Fall, WI 53051	CreditCard		346.00
Macy's Department Stores 3039 Cornwallis Road Durham, NC 27709	Macy's Department Stores 3039 Cornwallis Road Durham, NC 27709	Credit card purchases		222.00
MainSource Bank 201 N. Broadway Greensburg, IN 47240	MainSource Bank 201 N. Broadway Greensburg, IN 47240	Unsecured line of credit		2,393.00
RAJ Unlimited 1061 E. Flamingo Road, Suite 7 Las Vegas, NV 89119	RAJ Unlimited 1061 E. Flamingo Road, Suite 7 Las Vegas, NV 89119	Residence Located at 10085 Oxford Pike, Brookville, IN 47012 2 story house w/3BR, 2.5BA, 1,960 sq.ft. Purchased in 4/01 for \$169,900		39,068.00 (150,000.00 secured) (119,059.00 senior lien)
RBSNB Credit Card 1000 Lafayette Blvd. Bridgeport, CT 06604	RBSNB Credit Card 1000 Lafayette Blvd. Bridgeport, CT 06604	Credit card purchases		6,192.00
Regions Bank 720 North 39th Street Birmingham, AL 35222	Regions Bank 720 North 39th Street Birmingham, AL 35222	Unsecured line of credit		1,961.00
Sears/Citibank (South Dakota) 701 East 60th Street, N. Sioux Falls, SD 57117	Sears/Citibank (South Dakota) 701 East 60th Street, N. Sioux Falls, SD 57117	Credit card purchases		5,805.00
State Farm Federal Credit Union 1 State Farm Plaza Bloomington, IL 61710	State Farm Federal Credit Union 1 State Farm Plaza Bloomington, IL 61710	Unsecured line of credit		24,292.00
UCS/Citi P.O. Box 6241 Sioux Falls, SD 57117	UCS/Citi P.O. Box 6241 Sioux Falls, SD 57117	Credit card purchases		12,353.00

B4 (Official Form 4) (12/07) - Cont. Darrel Sidney Bradley In re Beverly Jean Bradley

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, **Darrel Sidney Bradley** and **Beverly Jean Bradley**, 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 November 26, 2008

Signature /s/ Darrel Sidney Bradley Darrel Sidney Bradley Debtor

Date November 26, 2008

Signature /s/ Beverly Jean Bradley Beverly Jean Bradley 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 Indiana

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Darrel Sidney Bradley, Beverly Jean Bradley

11

Debtors

Chapter\_\_\_\_\_

## SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	205,000.00		
B - Personal Property	Yes	4	42,688.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		241,688.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		380,990.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		86,952.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,750.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,800.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	247,688.00		
			Total Liabilities	709,630.00	

Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court Southern District of Indiana

In re

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Darrel Sidney Bradley, Beverly Jean Bradley

Case No.		
-		

Chapter\_

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

Debtors

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

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

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

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

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

## State the following:

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

#### State the following:

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

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

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In re Darrel Sidney Bradley, Beverly Jean Bradley

Case No.

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
Residence Located at 10085 Oxford Pike, Brookville, IN 47012 2 story house w/3BR, 2.5BA, 1,960 sq.ft. Purchased in 4/01 for \$169,900	Fee simple	J	150,000.00	158,127.00
Office Located at 130 E. 11th Street, Brookville, IN 47012 1 story dwelling with 5 rooms, .5 BA Purchased in 1998 for \$64,000	Fee simple	J	55,000.00	50,495.00

Sub-Total >	205,000.00	(Total of this page)
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(Report also on Summary of Schedules)

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

In re Darrel Sidney Bradley,

<b>Beverly Jean</b>	Bradley
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Debtors

Case No.

## **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O N E Description and Location of Property 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	Cash on hand	J	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking account held at MainSource Bank (currently has deficient balance)	J	300.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings account held at State Farm Federal Credit Union	J	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods and furnishings	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Antique table (\$500), Music CD's (\$100) and DVD's (\$30)	J	630.00
6.	Wearing apparel.	Clothing	J	300.00
7.	Furs and jewelry.	Wedding rings, Necklace and Topaz set	J	608.00
8.	Firearms and sports, photographic, and other hobby equipment.	Camera (\$50), Golf Clubs (\$75) and 2 guitars and keyboard (\$500)	J	625.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or	Whole life insurance policy administered by Wife is beneficiary	н	250.00
	refund value of each.	Whole life insurance policy in name of grandchild administered by Debtors are beneficiary	J	300.00
		Whole life insurance policy in name of grandchild administered by Debtors are beneficiary	J	100.00

Sub-Total > (Total of this page)

5,638.00

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

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

In	re Darrel Sidney Bradley, Beverly Jean Bradley		Case	e No	
		SC	Debtors HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	ζ	
	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
10.	Annuities. Itemize and name each issuer.	Х			
	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			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
	Stock and interests in incorporated and unincorporated businesses. Itemize.		Debtors are 100% owners of Bradley Insurance, Inc and Bradley, LLC	5. J	0.00
14.	Interests in partnerships or joint ventures. Itemize.	Х			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
16.	Accounts receivable.	Х			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
	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-Total > (Total of this page)

0.00

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

In re Darrel Sidney Bradley, Beverly Jean Bradley

Case No.

## Debtors SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Husband, Current Value of N O N E Wife, Debtor's Interest in Property, Type of Property Description and Location of Property Joint, or without Deducting any Community Secured Claim or Exemption 21. Other contingent and unliquidated Х claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 22. Patents, copyrights, and other Х intellectual property. Give particulars. Х 23. Licenses, franchises, and other general intangibles. Give particulars. 24. Customer lists or other compilations Х 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. 2008 Ford Edge J 25,000.00 25. Automobiles, trucks, trailers, and Mileage: 11,000+ other vehicles and accessories. 2005 Mercury Sable, 4DR, 2WD 6,900.00 J Mileage: 61,653 2001 Ford Focus, 4DR, 2WD J 3,150.00 Mileage: 55,152 Х 26. Boats, motors, and accessories. Х 27. Aircraft and accessories. Desk, charis, pictures, copier, fax and telephones J 2,000.00 28. Office equipment, furnishings, and supplies. Х 29. Machinery, fixtures, equipment, and supplies used in business. Х 30. Inventory. 0.00 (1) Dog J 31. Animals. Х 32. Crops - growing or harvested. Give particulars.

37,050.00

Sub-Total >

(Total of this page)

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

In re	Darrel Sidney Bradley,Case No.Beverly Jean Bradley						
			Debtors,				
		SCHEDUL	<b>E B - PERSONAL PROPERT</b> (Continuation Sheet)	Y			
	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		
	ming equipment and olements.	X					
34. Far	m supplies, chemicals, and feed.	Х					
	her personal property of any kind already listed. Itemize.	x					

0.00

42,688.00

(Report also on Summary of Schedules)

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

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

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In re Darrel Sidney Bradley, **Beverly Jean Bradley** 

Case No.

## Debtors SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

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

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence Located at 10085 Oxford Pike, Brookville, IN 47012	Ind. Code § 34-55-10-2(c)(1)	1,873.00	150,000.00
2 story house w/3BR, 2.5BA, 1,960 sq.ft. Purchased in 4/01 for \$169,900 Office Located at 130 E. 11th Street, Brookville, IN 47012	Ind. Code § 34-55-10-2(c)(1)	0.00	55,000.00
1 story dwelling with 5 rooms, .5 BA Purchased in 1998 for \$64,000 Cash on Hand			
Cash on hand	Ind. Code § 34-55-10-2(c)(3)	20.00	20.00
<u>Checking, Savings, or Other Financial Accounts, C</u> Checking account held at MainSource Bank (currently has deficient balance)	<u>ertificates of Deposit</u> Ind. Code § 34-55-10-2(c)(3)	0.00	300.00
Savings account held at State Farm Federal Credit Union	Ind. Code § 34-55-10-2(c)(3)	5.00	5.00
Household Goods and Furnishings Household goods and furnishings	Ind. Code § 34-55-10-2(c)(2)	2,500.00	2,500.00
Books, Pictures and Other Art Objects; Collectible Antique table (\$500), Music CD's (\$100) and DVD's (\$30)	<u>s</u> Ind. Code § 34-55-10-2(c)(2)	630.00	630.00
Wearing Apparel Clothing	Ind. Code § 34-55-10-2(c)(2)	300.00	300.00
<u>Furs and Jewelry</u> Wedding rings, Necklace and Topaz set	Ind. Code § 34-55-10-2(c)(2)	608.00	608.00
<u>Firearms and Sports, Photographic and Other Hob</u> Camera (\$50), Golf Clubs (\$75) and 2 guitars and keyboard (\$500)	<u>by Equipment</u> Ind. Code § 34-55-10-2(c)(2)	625.00	625.00
Interests in Insurance Policies Whole life insurance policy administered by Wife is beneficiary	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	250.00	250.00
Whole life insurance policy in name of grandchild administered by Debtors are beneficiary	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	300.00	300.00
Whole life insurance policy in name of grandchild administered by Debtors are beneficiary	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	100.00	100.00

B6C (Official Form 6C) (12/07) -- Cont.

In re Darrel Sidney Bradley,

Case No.

Beverly Jean Bradley

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2008 Ford Edge Mileage: 11,000+	Ind. Code § 34-55-10-2(c)(2)	0.00	25,000.00
2005 Mercury Sable, 4DR, 2WD Mileage: 61,653	Ind. Code § 34-55-10-2(c)(2)	1,931.00	6,900.00
2001 Ford Focus, 4DR, 2WD Mileage: 55,152	Ind. Code § 34-55-10-2(c)(2)	3,150.00	3,150.00
<u>Office Equipment, Furnishings and Supplies</u> Desk, charis, pictures, copier, fax and telephones	Ind. Code § 34-55-10-2(c)(2)	1,531.00	2,000.00
<u>Animals</u> (1) Dog	Ind. Code § 34-55-10-2(c)(2)	0.00	0.00

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

In re

# Darrel Sidney Bradley,

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

**Beverly Jean Bradley** 

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.

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZ⊢_ZGШZ	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2708635467 Citibank, N.A. 1000 Technology Drive O'Fallon, MO 63368		J	10/01 Second Mortgage Residence Located at 10085 Oxford Pike, Brookville, IN 47012 2 story house w/3BR, 2.5BA, 1,960 sq.ft. Purchased in 4/01 for \$169,900	<b>↓</b>	A T E D			
			Value \$ 150,000.00				24,489.00	0.00
Account No. 200001477 Mainsource Bank 201 N. Broadway Greensburg, IN 47240		J	10/02 First Mortgage Residence Located at 10085 Oxford Pike, Brookville, IN 47012 2 story house w/3BR, 2.5BA, 1,960 sq.ft. Purchased in 4/01 for \$169,900					
			Value \$ 150,000.00				94,570.00	0.00
Account No. 6632330417953 Mainsource Bank 201 N. Broadway Greensburg, IN 47240		J	First Mortgage Office Located at 130 E. 11th Street, Brookville, IN 47012 1 story dwelling with 5 rooms, .5 BA Purchased in 1998 for \$64,000					
			Value \$ 55,000.00				50,495.00	Unknown
Account No. RAJ Unlimited 1061 E. Flamingo Road, Suite 7 Las Vegas, NV 89119		J	11/08 Judgment Lien Residence Located at 10085 Oxford Pike, Brookville, IN 47012 2 story house w/3BR, 2.5BA, 1,960 sq.ft. Purchased in 4/01 for \$169,900					
			Value \$ 150,000.00				39,068.00	39,068.00
1 continuation sheets attached			(Total of t	Subt his p			208,622.00	39,068.00

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

In re

Darrel Sidney Bradley, **Beverly Jean Bradley** 

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 J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCUR NATURE OF LIEN, AN DESCRIPTION AND VAI OF PROPERTY SUBJECT TO LIEN	D T		I SP U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 30827060101 State Farm Federal Credit Union 1 State Farm Plaza Bloomington, IL 61710		н	2/08 Vehicle Lien 2008 Ford Edge Mileage: 11,000+	T				
Account No. <b>30827060300</b>			Value \$ 25,0	00.00	+	$\left  \right $	28,097.00	3,097.00
State Farm Federal Credit Union 1 State Farm Plaza Bloomington, IL 61710		н	Vehicle Lien 2005 Mercury Sable, 4DR, 2WD Mileage: 61,653					
			Value \$ 6,9	00.00			4,969.00	0.00
			Value \$					
Account No.								
			Value \$					
Account No.			Value \$					
Sheet <u>1</u> of <u>1</u> continuation sheets Schedule of Creditors Holding Secured Cla		d to		Sul (Total of this			33,066.00	3,097.00
Schedule of Creditors fiolding Secured Cla			(Report on Sur		Tot	al	241,688.00	42,165.00

(Report on Summary of Schedules)

In re

## Darrel Sidney Bradley, Beverly Jean Bradley

Case No.

# 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.

Debtors

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

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

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

#### □ Domestic support obligations

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

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

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

#### □ Wages, salaries, and commissions

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

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

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

#### □ Certain farmers and fishermen

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

#### Deposits by individuals

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

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

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

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

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

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

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

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

**1** continuation sheets attached

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

## In re Darrel Sidney Bradley,

Beverly Jean Bradley

Case No.

## Debtors SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T		D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. 407-62-4913	t		1999 - 2004	Ť	Ā T E D			
Internal Revenue Service		J	Federal taxes owed 1999 - \$65,886 2000 - \$76,820 2001 - \$81,859 2002 - \$85,497 2003 - \$54,035 2004 - \$16,793				380,990.00	380,990.00
Account No.	┢			$\left  \right $			500,350.00	0.00
Account No.								
Account No.								
Account No.								
Sheet <u>1</u> of <u>1</u> continuation sheets atta				Subt				380,990.00
Schedule of Creditors Holding Unsecured Price	ority	Cla	aims (Total of t		pag 'ota		380,990.00	0.00 380,990.00
				1	018	u		000,000

(Report on Summary of Schedules)

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0.00

380,990.00

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

In re

# Darrel Sidney Bradley,

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,	С	Hu	isband, Wife, Joint, or Community	C C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C H H			L Q U	U T E	AMOUNT OF CLAIM
Account No. 3499905078227753			Opened 5/04 Last Used 10/08	T	TE		
American Express P.O. Box 981537 El Paso, TX 79998		J	Credit card purchases		D		
Account No. 3499905254877593		-	Opened 5/04 Last Used 10/08	_		$\vdash$	4,205.00
American Express P.O. Box 981537 El Paso, TX 79998		w	Credit card purchases				
							4,205.00
Account No. 549104825178 Chase 800 Brooksedge Blvd. Westerville, OH 43081		н	Opened 8/01 Last Used 8/08 Credit card purchases				
							6,437.00
Account No. 542418016962 Citi P.O. Box 6241 Sioux Falls, SD 57117		J	Opened 2/00 LastUsed 8/08 Credit card purchases				4,504.00
				Sub	tot	<u> </u>	4,304.00
<b>3</b> continuation sheets attached			(Total o				19,351.00

(Total of this page)

Darrel Sidney Bradley, In re **Beverly Jean Bradley** 

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

Debtors

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

<b></b>		115	ahand Wife Isiat as Community		U		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		I S P U T E D	AMOUNT OF CLAIM
Account No. 603259029189			Opened 7/03 Last Used 10/08	Т	T E D		
Citifinancial P.O. Box 22065 Tempe, AZ 85285		н	Credit card purchases				874.00
Account No. 601100577070		$\vdash$	Opened 7/02 Last Used 8/08				
Discover Financial P.O. Box 15316 Wilmington, DE 19850		J	Credit card purchases				8,139.00
Account No. <b>424334130</b>			Opened 8/24/89 Last Active 2/01/08				
Dsnb Macys 3039 Cornwallis Rd Durham, NC 27709		w	ChargeAccount				222.00
Account No. <b>128090</b>	_		Opened 8/15/88 Last Active 10/01/08		-		222.00
Gemb/Jcp Po Box 981402 El Paso, TX 79998		J	ChargeAccount				2,233.00
Account No. <b>798130222597</b>			Opened 9/01/88 Last Active 10/10/08		+	$\vdash$	,
Gemb/Lowes Po Box 981400 El Paso, TX 79998		J	ChargeAccount				1,254.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total o	Sub f this			12,722.00

Darrel Sidney Bradley, In re **Beverly Jean Bradley** 

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

Debtors

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

	1 -	-		<u> </u>	1.	1.5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 700106310119			Opened 10/19/02 Last Active 10/05/08	Т	E		
Hsbc/Bstby Pob 15521 Wilmington, DE 19805		н	ChargeAccount				1,315.00
Account No. 2710017		$\vdash$	Opened 11/15/97 Last Active 10/01/08				
Kohls/Chase N56 W17000 Ridge Menomonee Fall, WI 53051		w	CreditCard				346.00
Account No. 424334130		╞	Opened 8/89 Last Used 8/08	+			
Macy's Department Stores 3039 Cornwallis Road Durham, NC 27709		w	Credit card purchases				222.00
Account No. <b>30</b>		┢	Opened 7/98 Last Used 10/08	+		+	
MainSource Bank 201 N. Broadway Greensburg, IN 47240		J	Unsecured line of credit				2,393.00
Account No. 554514011	╋	$\vdash$	Opened 8/03 Last Used 10/08	+		$\vdash$	
RBSNB Credit Card 1000 Lafayette Blvd. Bridgeport, CT 06604		J	Credit card purchases				6,192.00
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of	4	1	1	Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total o				10,468.00

Darrel Sidney Bradley, In re Beverly Jean Bradley

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

# Debtors

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

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			S P U T E D	AMOUNT OF CLAIM
Account No. 372900			Opened 9/92 Last Used 9/08	Ť	E		
Regions Bank 720 North 39th Street Birmingham, AL 35222		J	Unsecured line of credit				1,961.00
Account No. 512107010135			Opened 10/87 Last Used 7/08	+			
Sears/Citibank (South Dakota) 701 East 60th Street, N. Sioux Falls, SD 57117		J	Credit card purchases				
							5,805.00
Account No. 3082706 State Farm Federal Credit Union 1 State Farm Plaza Bloomington, IL 61710	-	н	Opened 11/93 Last Used 10/08 Unsecured line of credit				
							24,292.00
Account No. 549113034740 UCS/Citi P.O. Box 6241 Sioux Falls, SD 57117		J	Opened 1/03 Last Used 10/08 Credit card purchases				12,353.00
Account No.				╈			
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	4	1	(Total of	Sut this			44,411.00
			(Report on Summary of S		Tot dul		86,952.00

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In re

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# Darrel Sidney Bradley,

Case No.

## Beverly Jean Bradley

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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In re Darrel Sidney Bradley,

Beverly Jean Bradley

Case No.

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

NAME AND ADDRESS OF CREDITOR

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

**Darrel Sidney Bradley** 

In re Beverly Jean Bradley

Debtor(s)

Case No.

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

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

Debtor's Marital Status:	OF DEBTOR AND S	SPOUSE			
	RELATIONSHIP(S):	AGE(S)			
Married	Daughter	18	}		
Employment:	DEBTOR		SPOUSE		
	wner	Owner			
	radley Insurance, Inc.	Bradley Insu	rance, Inc.		
	years	3 years			
Address of Employer 1:	30 E. 11th Street	130 E. 11th S	Street		
В	rookville, IN 47012	Brookville, I	N 47012		
INCOME: (Estimate of average or pro-	ojected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)	\$	2,200.00	\$	700.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$_	2,200.00	\$	700.00
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securi	ty	\$	1,130.00	\$	138.00
b. Insurance	5	\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$_	1,130.00	\$	138.00
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$_	1,070.00	\$	562.00
7. Regular income from operation of h	ousiness or profession or farm (Attach detailed state	ment) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or support	payments payable to the debtor for the debtor's use		<u> </u>	- <u>-</u>	
dependents listed above 11. Social security or government assi	stance	\$_	0.00	\$_	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income		_			
(Specify): Owner's draw		\$	3,118.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	UGH 13	\$_	3,118.00	\$	0.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	4,188.00	\$	562.00
16. COMBINED AVERAGE MONTI	HLY INCOME: (Combine column totals from line		\$;	4,750	

(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:

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

In re

Darrel Sidney Bradley Beverly Jean Bradley

Debtor(s)

Case No.

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

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,110.00
a. Are real estate taxes included? Yes <u>No X</u>	
b. Is property insurance included? Yes <u>No X</u>	A 405.00
2. Utilities: a. Electricity and heating fuel	\$ 185.00
b. Water and sewer	\$ 85.00
c. Telephone	\$ 130.00
d. Other Cable	\$ 55.00
3. Home maintenance (repairs and upkeep)	\$ 100.00
4. Food	\$ 600.00
5. Clothing	\$ 150.00
6. Laundry and dry cleaning	\$ 40.00
7. Medical and dental expenses	\$ 200.00
8. Transportation (not including car payments)	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$140.00
10. Charitable contributions	\$ <u>400.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$64.00
b. Life	\$ <b>0.00</b> _
c. Health	\$ 0.00
d. Auto	\$ 0.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Real estate taxes	\$ 100.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	·
plan)	
a. Auto	\$ 352.00
b. Other 2nd Mortgage Payment	\$ 356.00
c. Other Payment on Office	\$ 473.00
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	\$ 160.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	
following the filing of this document:	

20. STATEMENT O	F MONTHLY NET INCOME	
a. Average monthly	income from Line 15 of Schedule I	\$ 4,750.00
b. Average monthly	v expenses from Line 18 above	\$ 4,800.00
c. Monthly net inco	ome (a. minus b.)	\$ -50.00

B6J (Official Form 6J) (12/07) Darrel Sidney Bradley In re Beverly Jean Bradley

Debtor(s)

Case No.

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

**Other Expenditures:** 

Personal Grooming	\$ 85.00
School Expenses	\$ 50.00
Pet Expenses	\$ 25.00
Total Other Expenditures	\$ 160.00

Case 08-14859-BHL-11 Doc 1 Filed 11/26/08 EOD 11/26/08 14:03:45 Pg 29 of 45

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

United States Bankruptcy Court Southern District of Indiana

In reDarrel Sidney Bradley

Debtor(s)

Case No. Chapter

11

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	November 26, 2008	Signature	/s/ Darrel Sidney Bradley
			Darrel Sidney Bradley
			Debtor
Date	November 26, 2008	Signature	/s/ Beverly Jean Bradley
		C	Beverly Jean Bradley
			Joint Debtor
Pe	nalty for making a false statement or concer	ling property.	Fine of up to \$500,000 or imprisonment for up to 5 years or bot

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) (12/07)

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

	Darrel Sidney Bradley
In re	Beverly Jean Bradley

Debtor(s)

Case No. Chapter

## 11

## STATEMENT OF FINANCIAL AFFAIRS

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

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

## DEFINITIONS

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

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

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

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

AMOUNT <b>\$10,000.00</b>	SOURCE 2006 - Wife's gross employment income from Bradley Insurance, Inc wages
\$41,800.00	2006 - Husband's gross employment income from Bradley Insurance, Inc wages
\$26,400.00	2007 - Husband - gross employment income from Bradley Insurance, Inc wages
\$8,400.00	2007 - Wife - gross employment income from Bradley Insurance, Inc wages
\$24,200.00	2008 - Husband - gross employment income from Bradley Insurance, Inc wages
\$7,700.00	2008 - Wife - gross employment income from Bradley Insurance, Inc wages

### 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
\$25,445.00	2006 - Owner's draw from Bradley Insurance - Husband
\$25,444.00	2006 - Owner's draw from Bradley Insurance - Wife
\$40,213.00	2007 - Owner's draw from Bradley Insurance - Husband
\$40,212.00	2007 - Owner's draw from Bradley Insurance - Wife
\$35,000.00	2008 - Owner's draw from Bradley Insurance - Husband
\$35,000.00	2008 - Owner's draw from Bradley Insurance - Wife

#### 3. Payments to creditors



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

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

# NAME AND ADDRESSDATES OFOF CREDITORPAYMENTSAMOUNT PAID

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

	DATES OF	AMOUNT PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING
MainSource Bank	September - \$1,110.00	\$3,330.00	\$94,570.00
201 N. Broadway	October - \$1,110.00		
Greensburg, IN 47240	November - \$1,110.00		
MainSource Bank	September - \$473.00	\$1,419.00	\$50,495.00
201 N. Broadway	October - \$473.00		
Greensburg, IN 47240	November - \$473.00		
State Farm Federal Credit Union	September - \$352.00	\$1,056.00	\$4,969.00
1 State Farm Plaza	October - \$352.00	-	·
Bloomington, IL 61710	November - \$352.00		
State Farm Federal Credit Union	September - \$433.00	\$1,299.00	\$28,097.00
1 State Farm Plaza	October - \$433.00		. ,
Bloomington, IL 61710	November - \$433.00		
Internal Revenue Service	September - \$2,500.00	\$7,500.00	\$0.00
	October - \$2,500.00		
	November - \$2,500		

AMOUNT STILL

OWING

						3
None	c. <i>All debtors:</i> List all payments creditors who are or were insiders, spouses whether or not a joint peti	(Married debtors filing u	under chapter 12 c	or chapter 13 mus	t include payments by	
	ND ADDRESS OF CREDITOR AN RELATIONSHIP TO DEBTOR		OF PAYMENT	Al	MOUNT PAID	AMOUNT STILL OWING
	4. Suits and administrative proc	eedings, executions, gar	nishments and at	tachments		
None	a. List all suits and administrative this bankruptcy case. (Married det whether or not a joint petition is fi	otors filing under chapter	12 or chapter 13 i	nust include info	rmation concerning e	
	N OF SUIT SE NUMBER NATURE	E OF PROCEEDING	COURT OR AC		STATUS OR DISPOSITION	
None	b. Describe all property that has be preceding the commencement of the property of either or both spouses filed.)	his case. (Married debtors	s filing under chap	oter 12 or chapter	13 must include info	rmation concerning
	ND ADDRESS OF PERSON FOR NEFIT PROPERTY WAS SEIZED			DESCRIPTION A PROPE		
	5. Repossessions, foreclosures an	nd returns				
None	List all property that has been reporter that has been reporter to the seller, within <b>one y</b> or chapter 13 must include inform spouses are separated and a joint p	ear immediately precedination concerning property	ng the commencer	nent of this case.	(Married debtors fili	ng under chapter 12
	ND ADDRESS OF OR OR SELLER	FORECLOS	POSSESSION, SURE SALE, OR RETURN		I AND VALUE OF PERTY	
	6. Assignments and receivership	S				
None	a. Describe any assignment of prop this case. (Married debtors filing u joint petition is filed, unless the sp	inder chapter 12 or chapter	er 13 must include	e any assignment		
		DATE OF				
NAME A	ND ADDRESS OF ASSIGNEE	ASSIGNMENT			SIGNMENT OR SE	
None	b. List all property which has beer preceding the commencement of th property of either or both spouses filed.)	his case. (Married debtors	s filing under chap	oter 12 or chapter	13 must include info	rmation concerning
	ND ADDRESS USTODIAN	NAME AND LOCA OF COURT CASE TITLE & NU		DATE OF ORDER	DESCRIPTION PROPE	AND VALUE OF RTY
	7. Gifts					
None	List all gifts or charitable contribu and usual gifts to family members aggregating less than \$100 per rec either or both spouses whether or	aggregating less than \$20 ipient. (Married debtors f	00 in value per inc iling under chapte	lividual family me er 12 or chapter 1	ember and charitable 3 must include gifts o	contributions or contributions by
PERSON	AND ADDRESS OF OR ORGANIZATION ng Vineyard	RELATIONSHIP TO DEBTOR, IF ANY		DATE OF GIF1 11/07 through 11/08		

## 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

4

#### 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 П 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 Redman Ludwig, P.C. 151 N. Delaware Street, Suite 1106 Indianapolis, IN 46204

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR Feb, 2008 through Nov 25, 2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 4,675

### 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
Transport Auto	Oct, 2008	sold 2000 Ford Explorer for \$2,000
Batesville, IN		

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

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

### 11. Closed financial accounts

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

State Farm Federal Credit Union Christmas Clu	ıb - #2706510 Nov 25, 2008	
	NOV 25, 2000	

#### 12. Safe deposit boxes

None

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

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

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF SETOFF

#### NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

14. Property held for another person

None

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

### DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

AMOUNT OF SETOFF

5

### 15. Prior address of debtor

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

ADDRESS

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

## **17. Environmental Information.**

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

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

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

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

None

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

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

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

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

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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

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

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

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

	LAST FOUR DIGITS OF			
	SOCIAL-SECURITY OR			
	OTHER INDIVIDUAL			
	TAXPAYER-I.D. NO.			BEGINNING AND
NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	ENDING DATES
Bradley Insurance,	4913	130 E. 11th Street	Insurance	2005 through present
Inc.		Brookville, IN 47012		
Bradley, LLC	4913	130 E. 11th Street		2005 through present
		Brookville, IN 47012		

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. None

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.*)

6

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

None  $\square$  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 Darrel & Beverly Bradley 10085 Oxford Pike Brookville, IN 47012

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 S	ERVICES RENDERED	
None	e 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 re of the debtor. If any of the books of account and records are not available, explain.				
NAME			ADDRESS		
None		nstitutions, creditors and other parties, include within <b>two years</b> immediately preceding the	0	s, to whom a financial statement was	
NAME A	ND ADDRESS		DATE ISSUED		
	20. Inventories				
None		ne last two inventories taken of your property nt and basis of each inventory.	, the name of the person who supe	ervised the taking of each inventory,	
DATE OF	FINVENTORY	INVENTORY SUPERVISOR		AMOUNT OF INVENTORY ost, market or other basis)	
None	b. List the name and	address of the person having possession of t	he records of each of the two inve	entories reported in a., above.	
DATE OF	FINVENTORY	NAMI RECO	E AND ADDRESSES OF CUSTO PRDS	DDIAN OF INVENTORY	
	21. Current Partne	ers, Officers, Directors and Shareholders			
None	a. If the debtor is a p	artnership, list the nature and percentage of I	partnership interest of each member	er of the partnership.	
NAME A	ND ADDRESS	NATURE OF IN	VTEREST	PERCENTAGE OF INTEREST	
None		corporation, list all officers and directors of the percent or more of the voting or equity security		der who directly or indirectly owns,	
NAME A	ND ADDRESS	TITLE		AND PERCENTAGE K OWNERSHIP	
	22 . Former partner	rs, officers, directors and shareholders			
None	a. If the debtor is a p commencement of th	eartnership, list each member who withdrew f his case.	rom the partnership within <b>one ye</b>	ear immediately preceding the	
NAME		ADDRESS		DATE OF WITHDRAWAL	

7

DATES SERVICES RENDERED

8

 None
 b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

 Image: Image:

#### 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		AMOUNT OF MONEY
OF RECIPIENT,	DATE AND PURPOSE	OR DESCRIPTION AND
RELATIONSHIP TO DEBTOR	OF WITHDRAWAL	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

#### 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)

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 November 26, 2008

Signature /s/ Darrel Sidney Bradley Darrel Sidney Bradley Debtor

Date November 26, 2008

/s/ Beverly Jean Bradley Beverly Jean Bradley 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. §§ 152 and 3571

Signature

	Case 08-14859-BHL-11	Doc 1	Filed 11/26/08	EOD 11/26/0	08 14:03:4	45 Pg 38 of 45
			ted States Bankry Southern District o			
In re	Darrel Sidney Bradley Beverly Jean Bradley				Case No.	
			Debtor(s	)	Chapter	11
	DISCLOSURE C	<b>F</b> COM	PENSATION OF	ATTORNEY I	FOR DEB	TOR(S)
c	ursuant to 11 U.S.C. § 329(a) and ompensation paid to me within one ye e rendered on behalf of the debtor(s) in	ar before th	ne filing of the petition in	bankruptcy, or agree	d to be paid to	o 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 recei	ived	\$		0.00
	Balance Due			\$		0.00
Т	he source of the compensation paid to	me was:				
	■ Debtor □ Other (spec:					
-						
1	he source of compensation to be paid					
	Debtor D Other (spec	ify):				
	I have not agreed to share the above	e-disclosed	compensation with any of	her person unless the	y are member	s and associates of my law firm
[	☐ I have agreed to share the above-dis copy of the agreement, together wit					
a b c	<ul> <li>a return for the above-disclosed fee, I h</li> <li>Analysis of the debtor's financial situality.</li> <li>Preparation and filing of any petition.</li> <li>Representation of the debtor at the n</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured reaffirmation agreements 522(f)(2)(A) for avoidance</li> </ul>	uation, and a n, schedules neeting of cr d creditors and applie	rendering advice to the de s, statement of affairs and reditors and confirmation s to reduce to market cations as needed; pi	btor in determining plan which may be ro hearing, and any adj value; exemption	whether to file equired; ourned hearin planning; p	e a petition in bankruptcy; gs thereof; reparation and filing of
В	y agreement with the debtor(s), the ab For a Chapter 13, refer to					
			CERTIFICATIO	DN		
	certify that the foregoing is a complete inkruptcy proceeding.	e statement o	of any agreement or arran	gement for payment t	o me for repre	esentation of the debtor(s) in
Dated	November 26, 2008		/s/ Eric	C. Redman		
				Redman #6330-49		

Dated:	November 26, 2008	/s/ Eric C. Redman	
		Eric C. Redman #6330-49	
		Redman Ludwig, P.C.	
		151 N. Delaware Street	
		Suite 1106	
		(317) 685-2426	

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF INDIANA

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

**B 201** (04/09/06)

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

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

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

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

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

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

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

## **Certificate of Attorney**

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

Eric C. Redman #6330-49	X /s/ Eric C. Redman	November 26, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
151 N. Delaware Street		
Suite 1106		
(317) 685-2426		

## **Certificate of Debtor**

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

Darrel Sidney Bradley Beverly Jean Bradley Printed Name of Debtor

Case No. (if known)

X /s/ Darrel Sidney Bradley	November 26, 2008
Signature of Debtor	Date
$\rm X$ /s/ Beverly Jean Bradley	November 26, 2008
Signature of Joint Debtor (if any)	Date

## United States Bankruptcy Court Southern District of Indiana

Darrel Sidney BradleyIn reBeverly Jean Bradley

Debtor(s)

Case No. Chapter

11

# VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: November 26, 2008

/s/ Darrel Sidney Bradley Darrel Sidney Bradley Signature of Debtor

Date: November 26, 2008

/s/ Beverly Jean Bradley Beverly Jean Bradley Signature of Debtor AMERICAN EXPRESS P.O. BOX 981537 EL PASO, TX 79998

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AMERICAN EXPRESS P.O. BOX 981537 EL PASO, TX 79998

CHASE 800 BROOKSEDGE BLVD. WESTERVILLE, OH 43081

CITI P.O. BOX 6241 SIOUX FALLS, SD 57117

CITIBANK, N.A. 1000 TECHNOLOGY DRIVE O'FALLON, MO 63368

CITIFINANCIAL P.O. BOX 22065 TEMPE, AZ 85285

DISCOVER FINANCIAL P.O. BOX 15316 WILMINGTON, DE 19850 DSNB MACYS 3039 CORNWALLIS RD DURHAM, NC 27709

GEMB/JCP PO BOX 981402 EL PASO, TX 79998

GEMB/LOWES PO BOX 981400 EL PASO, TX 79998

HSBC/BSTBY POB 15521 WILMINGTON, DE 19805

INTERNAL REVENUE SERVICE

KOHLS/CHASE N56 W17000 RIDGE MENOMONEE FALL, WI 53051

MACY'S DEPARTMENT STORES 3039 CORNWALLIS ROAD DURHAM, NC 27709 MAINSOURCE BANK 201 N. BROADWAY GREENSBURG, IN 47240

MAINSOURCE BANK 201 N. BROADWAY GREENSBURG, IN 47240

MAINSOURCE BANK 201 N. BROADWAY GREENSBURG, IN 47240

RAJ UNLIMITED 1061 E. FLAMINGO ROAD, SUITE 7 LAS VEGAS, NV 89119

RBSNB CREDIT CARD 1000 LAFAYETTE BLVD. BRIDGEPORT, CT 06604

REGIONS BANK 720 NORTH 39TH STREET BIRMINGHAM, AL 35222

SEARS/CITIBANK (SOUTH DAKOTA) 701 EAST 60TH STREET, N. SIOUX FALLS, SD 57117 STATE FARM FEDERAL CREDIT UNION 1 STATE FARM PLAZA BLOOMINGTON, IL 61710

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UCS/CITI P.O. BOX 6241 SIOUX FALLS, SD 57117