B1 (Official Form 1)(4/10)								
United States Bankruptcy Co Western District of Louisiana							Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Meyer, Richard Theodore				Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-7633	ayer I.D. (ITIN) No./Co	omplete EIN	Last fo	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, 205 North Huntington St. Sulphur, LA	and State):	ZID Code	Street	Address of	f Joint Debtor	r (No. and Str	eet, City, and State):	7ID Code
	70	ZIP Code 0663	-					ZIP Code
County of Residence or of the Principal Place o Calcasieu			Count	y of Reside	ence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from str P.O. Box 2569 Sulphur, LA	eet address):		Mailin	g Address	of Joint Debt	tor (if differer	nt from street address	
	70	ZIP Code 0664	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):		1004						
Type of Debtor	Nature of	Business			Chapter	r of Bankrup	tcy Code Under Wh	lich
(Form of Organization)	(Check o				the l	Petition is Fil	led (Check one box)	
(Check one box)	Health Care Busin		efined	Chapt		П Съ	anter 15 Petition for	Recognition
Individual (includes Joint Debtors)	in 11 U.S.C. § 10		ernied	fined Chapter 9 Chapter 15 Petition for Recognition Chapter 11 of a Foreign Main Proceeding				
See Exhibit D on page 2 of this form.	Railroad Stockbroker			Chapter 12 Chapter 15 Petition for Recognition				
Corporation (includes LLC and LLP)	Commodity Brok	er		Chapter 13 of a Foreign Nonmain Proceeding				
Partnership	Clearing Bank							
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other						one box)	
	Tax-Exem (Check box, it		(Check one box) Debts are primarily consumer debts, Debts are primarily					
	Debtor is a tax-ex	empt organ	ization defined in 11 U.S.C. § 101(8) as business debts.					
	under Title 26 of Code (the Interna				-	idual primarily household pur		
Filing Foo (Chook one hou			· · ·	1				
Full Filing Fee attached	Filing Fee (Check one box) Check one box: Chapter 11 Debtors Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).							
	indiationals and North						J.S.C. § 101(51D).	
Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat		Check if:			ntin aant liawid	atad dahta (ana	luding debts owed to ins	idana an affiliataa)
debtor is unable to pay fee except in installments. Form 3A.	Rule 1006(b). See Official						on 4/01/13 and every th	
☐ Filing Fee waiver requested (applicable to chapter	7 individuals only) Must	Check all						
attach signed application for the court's considerat					this petition.	repetition from	one or more classes of o	reditors
					S.C. § 1126(b).			ileanois,
Statistical/Administrative Information						THIS	SPACE IS FOR COUR	Γ USE ONLY
 Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 								
Estimated Number of Creditors						1		
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	1,000- 5,001- 1] 5,001- 0,000	□ 50,001- 100,000	OVER 100,000			
Estimated Assets			•		_]		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 \$ to \$10 to \$50 t	to \$100 to		500,000,001 to \$1 billion				
Estimated Liabilities	_		•]		
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 \$		00,000,001					
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 t million million r		\$500 illion	to \$1 billion	\$1 billion			

10-21168 - #1 File 11/02/10 Enter 11/02/10 11:55:45 Main Document Pg 1 of 14

B1 (Official For	rm 1)(4/10)		Page 2	
Voluntar	y Petition	Name of Debtor(s): Meyer, Richard Theodore		
(This page mi	ust be completed and filed in every case)			
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, a	attach additional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If r	nore than one, attach additional sheet)	
Name of Debt - None -	tor:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		Exhibit B	
forms 10K a pursuant to S 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.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).		
L Exhibit	A is attached and made a part of this petition.	X /s/ Gerald J. Casey November 2, 2010 Signature of Attorney for Debtor(s) (Date) Gerald J. Casey		
	Ext	ı ibit 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.	pose a threat of imminent and ic	lentifiable harm to public health or safety?	
	Ext	nibit D		
-	bleted by every individual debtor. If a joint petition is filed, ea		l 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 joi □ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petitic	n.	
	Information Regardin	ng the Debtor - Venue		
	(Check any ap Debtor has been domiciled or has had a residence, princip	al place of business, or princi		
	days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge		•	
	Debtor is a debtor in a foreign proceeding and has its prine 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.	cipal place of business or prins in the United States but is a	cipal assets in the United States in defendant in an action or	
	Certification by a Debtor Who Reside		l Property	
	(Check all app) Landlord has a judgment against the debtor for possession		checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Name of fandiord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the			
	the entire monetary default that gave rise to the judgment in 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 t	his certification. (11 U.S.C. §	362(1)).	

oluntary Petition	Name of Debtor(s):
·	Meyer, Richard Theodore
his page must be completed and filed in every case)	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	 I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) □ I request relief in accordance with chapter 15 of title 11. United States Cod Certified copies of the documents required by 11 U.S.C. §1515 are attache □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter
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.
/s/ Richard Theodore Meyer	X
Signature of Debtor Richard Theodore Meyer	Signature of Poleign Representative
Signature of Joint Debtor	Printed Name of Foreign Representative
6	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
November 2, 2010	
Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
Signature of Attorney* Image: Signature of Attorney for Debtor(s) Gerald J. Casey 3967 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.
Gerald J. Casey Firm Name Attorney at Law	Printed Name and title, if any, of Bankruptcy Petition Preparer
613 Alamo Street Lake Charles, LA 70601	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address Email: gcasey@caseylaw.net 337-474-5005 Fax: 337-310-4877	preparer.)(Required by 11 U.S.C. § 110.)
Telephone Number	
November 2, 2010	Address
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social-Security numbers of all other individuals who prepared o assisted in preparing this document unless the bankruptcy petition preparer
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	not an individual:
Signature of Authorized Individual	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.

In re Richard Theodore Meyer

Debtor(s)

Case No. Chapter 11

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

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

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

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

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com Best

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Richard Theodore Meyer Richard Theodore Meyer Date: November 2, 2010

In re Richard Theodore Meyer

Debtor(s)

Case No. Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Cameron State Bank PO Box 7980 Lake Charles, LA 70606-7980	Cameron State Bank PO Box 7980 Lake Charles, LA 70606-7980	Continuing guarantee	Contingent	500,000.00
Coushatta Nation of Louisiana 1940 C.C. Bel Road Kinder, LA 70648	Coushatta Nation of Louisiana 1940 C.C. Bel Road Kinder, LA 70648	disputed reconventional demand	Disputed	Unknown
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	federal income taxes		1,676,213.60
State of Louisiana Dept. of Revenue & Taxation P.O. Box 66658 Baton Rouge, LA 70896	State of Louisiana Dept. of Revenue & Taxation P.O. Box 66658 Baton Rouge, LA 70896	state income taxes		300,000.00

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Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]

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

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

Date November 2, 2010

Signature /s/ Richard Theodore Meyer Richard Theodore Meyer

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.

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United States Bankruptcy Court
Western District of Louisiana

	Western District of Louisland		
In r	In re Richard Theodore Meyer Case Debtor(s)		11
		Jiei	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FO	R DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is	be paid	to me, for services rendered or to
	For legal services, I have agreed to accept \$	\$300.	00 per hour
	Prior to the filing of this statement I have received \$		2,461.00
	Balance Due \$		unknown
2.	. The source of the compensation paid to me was:		
	Debtor Other (specify):		
3.	. The source of compensation to be paid to me is:		
	Debtor Dther (specify):		
4.	. \square I have not agreed to share the above-disclosed compensation with any other person unless they are	memb	ers and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not me copy of the agreement, together with a list of the names of the people sharing in the compensation	mbers o is attac	or associates of my law firm. A hed.
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankru	ptcy ca	se, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whethb. Preparation and filing of any petition, schedules, statement of affairs and plan which may be requiredc. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjournedd. [Other provisions as needed]	ed;	
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoi any other adversary proceeding. Preparing Reaffirmation Agreements.	dance	es, relief from stay actions or
	CERTIFICATION		
this	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me his bankruptcy proceeding.	for rej	presentation of the debtor(s) in

Dated: November 2, 2010	/s/ Gerald J. Casey
	Gerald J. Casey
	Gerald J. Casey
	Attorney at Law
	613 Alamo Street
	Lake Charles, LA 70601
	337-474-5005 Fax: 337-310-4877
	gcasey@caseylaw.net

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

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF LOUISIANA NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Page 2

In re Richard Theodore Meyer

Debtor(s)

Case No. Chapter

11

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

Certification of Debtor

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

Richard Theodore Meyer

Printed Name(s) of Debtor(s)

Case No. (if known)

X /	/s/ Richard Theodore Meyer	November 2, 2010
S	Signature of Debtor	Date
X		
S	Signature of Joint Debtor (if any)	Date

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

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

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Cameron State Bank PO Box 7980 Lake Charles, LA 70606-7980

Charles D. Elliott Vilar & Elliott P. O. Box 12730 Alexandria, LA 71315-2730

Chase Bank PO Box 20180 Baton Rouge, LA 70835

Chase/Bank One PO Box 15145 Wilmington, DE 19850

Coushatta Nation of Louisiana 1940 C.C. Bel Road Kinder, LA 70648

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

IRS Insolvency Unit 1555 Poydras Street, Suite 220 STOP 31 New Orleans, LA 70112

IRS District Counsel POB 30509 New Orleans, LA 70160

Loree Meyer 1517 Diane Drive Sulphur, LA 70663 Ronald J. Bertrand Attorney at Law 714 Kirby Street Lake Charles, LA 70601

State of Louisiana Dept. of Revenue & Taxation P.O. Box 66658 Baton Rouge, LA 70896

United States Attorney's Office Western District of Louisiana 800 Lafayette Street, Suite 2200 Lafayette, LA 70501-7206

In re Richard Theodore Meyer

Debtor(s)

Case No. Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: November 2, 2010

/s/ Richard Theodore Meyer

Richard Theodore Meyer Signature of Debtor