

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

IN THE MATTER OF:

Bradley T. Lott,

Debtor.

Bankruptcy Case No. 16-47951
Honorable Maria L. Oxholm
Chapter 11

**SECOND PLAN OF REORGANIZATION AND DISCLOSURE
STATEMENT OF BRADLEY T. LOTT**

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DISCLAIMER: THE PROPOSED DISCLOSURE STATEMENT HAS NOT BEEN APPROVED BY THE BANKRUPTCY COURT AS CONTAINING ADEQUATE INFORMATION UNDER SECTION 1125(b) OF THE BANKRUPTCY CODE FOR USE IN CONNECTION WITH THE SOLICITATION OF ACCEPTANCES OR REJECTIONS OF THE PLAN OF REORGANIZATION DESCRIBED HEREIN. ACCORDINGLY, PRIOR TO THE ENTRY OF AN ORDER GRANTING PRELIMINARY APPROVAL TO THE DISCLOSURE STATEMENT, THE FILING AND DISSEMINATION OF THIS COMBINED PLAN AND DISCLOSURE STATEMENT ARE NOT INTENDED TO BE AND SHOULD NOT IN ANY WAY BE CONSTRUED AS A SOLICITATION OF VOTES ON THE PLAN NOR SHOULD THE INFORMATION CONTAINED HEREIN BE RELIED ON FOR ANY PURPOSE. THIS DISCLAIMER SHALL BE REMOVED AFTER THE COURT GRANTS PRELIMINARY APPROVAL TO THE DISCLOSURE STATEMENT AND PRIOR TO DISSEMINATION TO THE CREDITORS.

THE DEBTOR EXPRESSLY RESERVES HIS RIGHT TO AMEND THIS COMBINED PLAN OF REORGANIZATION AND DISCLOSURE STATEMENT.

The debtor, Bradley T. Lott (the “Debtor”), an individual, proposes the following First Amended Plan of Reorganization and Disclosure Statement (the “Plan”) pursuant to §§1121 and 1123 of the United States Bankruptcy Code (the “Code”). Reference is made to the Disclosure Statement, combined with this Plan, for a discussion of the Debtor’s histories, business, real property, results of operations, risk factors and a summary and analysis of the Plan. The Debtor is the proponent of this Plan within the meaning of section 1129 of the Bankruptcy Code.

ARTICLE I
DEFINITIONS, RULES OF INTERPRETATION AND
COMPUTATION OF TIME

1.1 **Scope of Definitions; Rules of Construction:** For the purposes of the Plan, except as expressly provided or unless the context otherwise requires, all capitalized terms not otherwise defined shall have the meaning ascribed to them in this Article I of the Plan. Any term used in the Plan that is not defined in this Article I of the Plan, but is defined in the Bankruptcy Code, the Bankruptcy Rules (as defined below) or the Disclosure Statement shall have the meaning ascribed to such terms in the Bankruptcy Code, the Bankruptcy Rules or the Disclosure Statement as the case shall be. Whenever the context requires, such terms shall include the plural as well as the singular number, the masculine gender shall include the feminine and the feminine gender shall include masculine. For purposes of the Plan, the following terms shall have the meaning set forth below, unless the context requires otherwise.

1.2 **Definitions:**

1.2.1 “Administrative Claim” means Allowed Claims for costs and expenses of administration of this Chapter 11 case allowed under §§503(b) and 507(a)(2) of the Bankruptcy Code.

1.2.2 “Administrative Creditor” means a holder of an Administrative Claim.

1.2.3 “Allowed Claim” or “Allowed Interest” means any Claim for which a proof of claim has been filed prior to the Bar Date or that is scheduled and not listed as disputed, contingent, or unliquidated, and to which no objection has been timely filed; or any claim as to which an objection has been resolved by a Final Order of the Court establishing the priority and amount of such claim.

1.2.4 “Article” refers to a specific article of this Plan.

1.2.5 “Avoidance Actions” means Causes of Action of the Debtor, estate or the Reorganized Debtor arising under Chapter 5 and any related sections of the Bankruptcy Code, including without limitation, §§ 502, 510, 541, 544, 545, 547, 548, 549, 550 and 553 of the Bankruptcy Code, or under related state or federal statutes and common law, including fraudulent transfer laws, whether or not litigation is commenced to prosecute such Cause of Action.

1.2.6 “Ballot” means the official bankruptcy form no. 314 adopted for this Case or a document prepared to substantially conform to same which was distributed to all Creditors and parties-in-interest in connection with the solicitation of votes for or against the Plan.

1.2.7 “Bankruptcy Code” or “Code” means the Bankruptcy Reform Act of 1978, as amended (11 U.S.C. §§101, et seq.).

1.2.8 “Bankruptcy Court” or “Court” means the United States Bankruptcy Court for the Eastern District of Michigan, Southern Division, and any court having jurisdiction to hear appeals therefrom.

1.2.9 “Bankruptcy Rules” or “Rules” means the Federal Rules of Bankruptcy Procedure, as promulgated by the Supreme Court that became effective on August 1, 1991, and any amendments thereto. To the extent applicable, Bankruptcy Rules also refers to the Local Rules of the U.S. District Court for the Eastern District of Michigan, as amended and the Local Bankruptcy Rules for the Eastern District of Michigan, as amended.

1.2.10 “Bar Date” means the date established by the Bankruptcy Court for the filing of any Claims.

1.2.11 “Business Day” means any day, other than a Saturday, Sunday or “Legal Holiday,” as that term is defined in Bankruptcy Rule 9006(a).

1.2.12 “Case” means, the bankruptcy case currently pending before the Bankruptcy Court entitled *In re Bradley T. Lott*, 16-47951.

1.2.13 “Causes of Action” means all Claims, rights and causes of action belonging to the Debtor and upon confirmation, the Debtor, including without limitation, Avoidance Actions and any related Claims and actions arising under such sections of the Bankruptcy Code by operation of law or otherwise; any Claims or Causes of Action against any third parties and any and all proceeds of the foregoing.

1.2.14 “CFCU” means Congressional Federal Credit Union.

1.2.15 “Claim” means any right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured or unsecured, or any right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

1.2.16 “Claimant” means any individual or entity which has a valid Claim as defined herein.

1.2.17 “Class” means a class of holders of Claims or Interests described in Article III of this Plan.

1.2.18 “Confirmation Date” means the date upon which the Bankruptcy Court shall enter an order confirming this Plan in accordance with the provisions of Chapter 11 of the Bankruptcy Code.

1.2.19 “Confirmation Hearing” means the hearing conducted by the Bankruptcy Court to consider the confirmation of the Plan filed by the Debtor.

1.2.20 “Confirmation Order” means the Order entered confirming this Plan pursuant to §1129 of the Code.

1.2.21 “Contested Claim” or “Contested Interest” means any Claim or Interest as to which the Debtor or any other party in interest has interposed an objection or commenced an adversary proceeding in accordance with the Bankruptcy Code, Bankruptcy Rules and this Plan, which objection has not been determined by a Final Order.

1.2.22 “Creditor” means any holder of a Claim against the Debtor.

1.2.23 “Debtor” means Bradley T. Lott.

1.2.24 “Debtor-In-Possession” means the Debtor in his capacity as debtor-in-possession as term as defined in the Bankruptcy Code in the Bankruptcy Case.

1.2.25 “Disallowed” means (a) a Claim or Interest or any portion thereof, that has been disallowed by a Final Order or a settlement, (b) a Claim or Interest or any portion thereof that is listed in the Debtor’s Schedules at zero or as

contingent, disputed, or unliquidated and as to which a Bar Date has been established but no Proof of Claim has been timely filed or deemed timely filed with the Bankruptcy Court pursuant to either the Bankruptcy Code or any Final Order of the Bankruptcy Court or otherwise deemed timely filed under applicable law, or (c) a Claim or Interest or any portion thereof that is not listed in the Debtor's Schedules and as to which a Bar Date has been established but no Proof of Claim has been timely filed or deemed timely filed with the Bankruptcy Court pursuant to either the Bankruptcy Code or any Final Order of the Bankruptcy Court or otherwise deemed timely filed under applicable law.

1.2.26 "Disclosure Statement" means the Disclosure Statement that relates to and is being filed contemporaneously with this Plan as amended and approved by an order of the Bankruptcy Court.

1.2.27 "Effective Date" means the date that is one (1) day after the Confirmation Order becomes a Final Order.

1.2.28 "Estate" means the bankruptcy estates of the Debtor created pursuant to section 541 of the Bankruptcy Code.

1.2.29 "Final Order" means an Order of the Bankruptcy Court as to which (i) the time for appeal has expired and no appeal has been timely taken; or (ii) any timely appeal has been finally determined or dismissed; or (iii) an appeal has been timely taken but such order has not been stayed within fourteen (14) days after the filing of such appeal.

1.2.30 "Governmental Unit" has the meaning ascribed to it in section 101(27) of the Bankruptcy Code.

1.2.31 "Holder" means a Person holding a Claim, Interest, or Lien, as applicable.

1.2.32 "Impaired" means a Claim treated under this Plan, unless the Plan:

A. leaves unaltered the legal, equitable, and contractual rights to which such Claim or Interest entitles the holder of such Claim or Interest; or

B. notwithstanding any contractual provision or applicable law that entitles the holder of such Claim or Interest to demand or receive accelerated payment of such Claim or Interest after the occurrence of a default—

1. cures any such default (other than defaults relating to (i) any penalty interest rate or provision arising from a non-monetary default by the Debtor; (ii) the solvency or financial condition of the Debtor or (iii) the commencement of this Case) that occurred before or after the commencement of the Case;

2. reinstates the maturity of such Claim or Interest as such maturity existed before such default;

3. compensates the holder of such Claim or Interest for any damages incurred as a result of any reasonable reliance on such contractual provision or such applicable law; and

4. does not otherwise alter the legal, equitable or contractual rights to which such Claim or Interest entitles its holder.

1.2.33 “Insider” shall mean a current or former director, shareholder, officer, partner, person in control, relative of a director, officer, partner or person in control of the Debtor or a corporation or entity in which an Insider (as defined above) of the Debtor is an Insider.

1.2.34 “Interest” means an equity interest in the Debtor as defined in § 101(16) of the Code.

1.2.35 “Interest Rate” means (a) with respect to Claims entitled to interest under §506 of the Bankruptcy Code and this Plan and having an applicable contractual rate of interest evidenced by a writing signed by an executive officer of the Debtor the lowest rate of interest provided in such contract, without regard to any default by Debtor, (b) with respect to all other Claims entitled to interest under the Bankruptcy Code and this Plan, the applicable statutory rate for such Claims or, if no statutory rate exists, 1.0% per year, or (c) with respect to (a) or (b) such other interest rate as may be determined by a Final Order of the Bankruptcy Court.

1.2.36 “Lien” means any security interest, lien, tax lien, mortgage, encumbrance, common law or statutory lien, charge against, or an interest in property to secure payment of a debt or performance of an obligation. “Lien” shall be defined as, and interpreted in, as broad a manner as possible.

1.2.37 “Morgan Stanley” means Morgan Stanley Smith Barney L.L.C. and Morgan Stanley Smith Barney FA Notes Holdings L.L.C.

1.2.38 "Petition Date" means May 27, 2016, the date that the Debtor filed a Chapter 11 voluntary petition which commenced the Case.

1.2.39 "Person" has the meaning given to it under § 101(41) of the Bankruptcy Code.

1.2.40 "Plan" means this Plan, as it may be altered, amended or modified from time to time.

1.2.41 "Priority Claim" means a Claim under or entitled to priority under any of the following sections of the Code: §§507(a)(4), 507(a)(5), or 507(a)(8).

1.2.42 "Pro Rata" means, at any time, the proportion that the face amount of a Claim in a particular Class bears to the aggregate face amount of all Claims (including disputed or Contested Claims) in such Class, unless the Plan expressly provides otherwise.

1.2.43 "Professional Fees" means the fees and reimbursement for disbursements owed to attorneys, accountants, or other professionals whose employment has been approved by the Bankruptcy Court.

1.2.44 "Proponent" means the Debtor, the proponent of this Plan.

1.2.45 "RoundPoint" mean the RoundPoint Mortgage Servicing Corporation.

1.2.46 "Section" refers to a specific section or subsection of this Plan, unless otherwise set forth herein.

1.2.47 "Secured Claim" means a Claim secured by a Lien on property in which the estate has an interest but only to the extent of the value of the Creditor's interest in the estate's interest in the property as of the Petition Date.

1.2.48 "Unimpaired" or "Unimpaired Claim" means a Claim treated under this Plan that leaves unaltered the legal, equitable, and contractual rights of such Claim.

1.2.49 "Unsecured Claim" means a Claim that is not a Secured Claim and is not an Administrative Claim or a Priority Claim.

1.2.50 "Wells Fargo" means Wells Fargo Bank, National Association.

1.3 **Rules of Interpretation:** For purposes of the Plan:

1.3.1 Any reference in the Plan to a contract, instrument, release, indenture, or other agreement or document being in a particular form or on particular terms and conditions means that such document shall be substantially on such terms and conditions.

1.3.2 Any reference in the Plan to an existing document or exhibit filed or to be filed means such document or exhibit as it may have been or may be amended, modified or supplemented.

1.3.3 The words “herein” and “hereto” refer to the Plan in its entirety rather than to a particular portion of the Plan unless expressly stated otherwise.

1.3.4 Captions and headings to Articles and Sections are inserted for convenience of reference only and are not intended to be a part of or effect the interpretation of the Plan.

1.3.5 The rules of construction set forth in § 102 of the Bankruptcy Code and in the Bankruptcy Rules shall apply.

1.3.6 The Disclosure Statement may be used as an aid for interpretation of this Plan to the extent that any provision of this Plan is determined to be vague or ambiguous; however, to the extent any statement in the Disclosure Statement conflicts with any provision of this Plan, this Plan controls.

1.4 **Computation of Time:** In computing any period of time prescribed or allowed by the Plan, the provisions of Bankruptcy Rule 9006(a) shall govern. If the Effective Date or any other date on which a transaction or distribution may occur under the Plan occurs on a day that is not a Business Day, the transactions or distributions contemplated by the Plan to occur on such day shall instead occur on the next business day following such non-business day.

1.5 **Governing Law:** Unless a rule of law or procedure is supplied by federal law (including the Bankruptcy Code and Bankruptcy Rules), the laws of the State of Michigan shall govern the construction and implementation of the Plan and any agreements, documents and instruments executed in connection with the Plan.

1.6 **Exhibits:** All exhibits are incorporated into and are a part of this Plan as if set forth in full herein, and, to the extent not annexed hereto, such exhibits shall be filed with the Bankruptcy Court. Upon its filing, the Exhibit may be

inspected in the office of the Clerk of the Bankruptcy Court or its designee during normal business hours or at the Bankruptcy Court website for a fee at <http://ecf.mieb.uscourts.gov>. The exhibits may also be requested, in writing, from the Debtor's counsel. All exhibits may be revised prior to the Confirmation Date by the filing of the revised exhibits with the Bankruptcy Court, so long as the revised exhibits are substantially in conformance with the terms of this Plan. The exhibits are an integral part of the Plan, and entry of the Confirmation Order by the Bankruptcy Court shall constitute an approval of the exhibits.

1.7 **Estimates of Claims:** Unless expressly stated otherwise, nothing herein shall be deemed an admission by the Debtor or to otherwise prejudice the Debtor in any claims objection or Cause of Action. All estimates of Causes of Action and claims amounts listed in this Plan are current estimates only. All claims amounts and classifications remain subject to the Claims objection process as forth herein.

ARTICLE II **ADMINISTRATIVE AND PRIORITY CLAIMS**

Administrative Creditors and Priority Creditors shall be paid on account of their respective Administrative and Priority Claims in accordance with the provisions set forth below:

2.1 **GROUP I.** The Claims of Group I shall consist of all Administrative Claims, including any taxes that qualify as Administrative Claims. The Allowed Claims of this Group shall be paid the full amount of their Claims on such date as may be mutually agreed upon between the Debtor and the particular claimant, or, if no such date is agreed upon, the later of (i) the Effective Date, (ii) the date by which payment would be due in the ordinary course of business between the Debtor and such Administrative Creditor, or (iii) the date on which the Bankruptcy Court enters its order, if necessary, approving the Debtor's payment of such expenses. All Professional Fees that are the subject of pending fee applications before the Bankruptcy Court, or that have already been allowed by the Bankruptcy Court but which remain unpaid as of the Effective Date, unless otherwise agreed by such professionals, shall be paid in full, in cash, (i) on the Effective Date, or (ii) within seven (7) days after a Final Order of the Bankruptcy Court has been entered authorizing their payment, whichever is later. Payments regarding amounts to be paid to the U.S. Trustee are governed by Article X.

The Debtor estimates Administrative Claim expenses of Stevenson & Bullock, P.L.C. in the amount of \$100,000.00.

2.1.1 The Bar Date for asserting any Administrative Claim is sixty (60) days after the Effective Date. Any Administrative Claim first asserted after the Bar Date shall be deemed Disallowed and shall not be entitled any payment under this Plan. The objection procedures in Article IX of this Plan are applicable to any filed Administrative Claim. This section does not apply to the U.S. Trustee.

2.2 **GROUP II.** The Claims of Group II shall consist of all Allowed Claims, if any, that are entitled to Priority under § 507(a)(8) of the Code. The Debtor estimates having Allowed Claims that are entitled to Priority under § 507(a) (8) in the estimated amount of \$228,200.00.

2.2.1 Any payments made to Allowed Claims of Group II shall first be applied to the trust fund portion of taxes, including any trust fund recovery penalties.

2.2.2 Creditor with claims that are entitled to Priority under § 507(a)(8) will receive payments from the Debtor and be paid in full within sixty (60) months of the Petition Date with accrued interest at 4.0% annually, beginning on the Effective Date, and accruing interest until paid in full. Payments shall be in equal monthly installments.

2.3 The Debtor shall have the right to challenge any Priority Claim through the claims objection process set forth in Article IX, which challenge may include but is not limited to a challenge to any penalty portion of such Claim, the amount and the value of the property which forms the basis for any assessment of taxes and the computation of the tax. The right to challenge these claims shall include, without limitation, an objection to the assessment of the Debtor's personal property that may or may not have been made by the respective taxing authority.

2.4 To the extent that an objection is filed, the Debtor shall not be obligated to pay any Allowed Priority Claim until a determination of the amount of the Priority Claim has been made by the Bankruptcy Court. Payments to these Priority Claims that are ultimately allowed shall commence on the first business day of the calendar quarter following the Court's final determination of the allowability of all of the Claims in this Class.

2.5 Until such time as the Priority Claim has been fully and indefeasibly paid, the Priority Claimant shall retain any and all Liens that it may have which shall remain in full force and effect, with the same Priority and to the same extent that existed on the Petition Date. Upon payment in full of the Priority Claim, the Priority

Claimant shall release and extinguish all Liens and execute any and all documents reasonably requested by the Debtor to memorialize same.

2.6 Provided that the Debtor is making all payments required under the Plan, any taxing authority shall not pursue any further collection efforts, including the issuance of levies, seizure of assets, imposition of trust fund recovery penalties and assessments and filing of Liens against any party who may also be liable to pay or satisfy Tax Claims. If Claimants of this Group seize assets or collect funds from any non-debtor party, the Debtor may reduce its payments under the Plan, in his discretion, by the amount of funds seized.

ARTICLE III
DESIGNATION AND TREATMENT OF CLASSES OF CLAIMS AND INTERESTS

The Plan divides Claims and Interests into classes and treats them as follows:

Class I: This Class shall receive payments and treats the allowed secured claim of CFCU. CFCU shall possess an allowed secured claim in the amount of \$401,423.32 against Lott's personal residence located at 4866 Cider Hill Drive, Oakland Township, MI 48306 (the "Residence"). The fair market value of the Residence is \$391,500.00 after costs of sale. No portion of CFCU's claim is unsecured. No other creditor has a secured claim against the Residence. CFCU's claim has continued to be paid prior to and since the Petition Date, and the claim is current and not delinquent in any matter. Lott shall continue to pay, or cause to be paid, CFCU throughout the term of the Plan \$1,103.95 per month.

This Class is unimpaired.

3.1 **Class II:** This Class shall receive payments and treat the allowed secured claim of RoundPoint. Round Point shall possess an allowed secured claim in the amount of \$104,880.34 against property located at 600 Hillcrest Harrison, MI 48625 (the "Real Property"). The fair market value of the Real Property is \$178,200.00 after cost of sale. No portion of RoundPoint's claim is unsecured. No other creditor has a secured claim against the Real Property. RoundPoint's claim has continued to be paid prior to and since the Petition Date, and the claim is current and not delinquent in any matter. Lott shall continue to pay RoundPoint throughout the term of the Plan \$1,474.17 per month.

Debtor will continue to market the Real Property during the pendency of the plan. The Real Property is allowed to be sold for no less than \$200,000.00 (the "Sale Amount"). The Sale Amount will be reduced by cost of sale, and net proceeds (the "Net Proceeds") divided equally between the joint owner and the Debtor (the "Debtor's Share"). The Debtor's Share shall be reduced by the Debtor's allowed exemption, and the remaining amount will be provided to Class III unsecured creditors for distribution ("Creditor's Distribution"). For example, if the Sale Amount of the Real Property is \$200,000.00, \$104,880.34 for the RoundPoint Mortgage will be subtracted and other costs of sale yielding \$73,319.66. The Net Proceeds of \$73,319.66 will be divided equally with the joint owner of the property yielding the Debtor's Share of \$36,659.83. The Debtor's Share will be reduced by the Debtor's allowed exemption of \$9,615.07, yielding \$27,044.76 to be contributed to the Plan for payment of Class III Allowed Unsecured Creditors. If the Real Property does not sell by June 30, 2021, the Debtor will increase the final payment by the amount of \$27,044.76 to be distributed to creditors.

This Class is unimpaired.

3.2 **Class III**: Class III consists of the Holders of Allowed Unsecured Claims.

3.2.1 Neither pre-confirmation interest nor post-confirmation interest on Allowed Class III Claims will be paid.

3.2.2 A Creditor in this class shall receive a pro rata distribution incident to its allowed general unsecured claim based on four (4) payments each year by the Debtor of \$15,000.00 for five (5) years. The quarterly payments will be due on April 30, July 31, October 31 and January 31 for each of the five years. The first payment shall be due on or before January 31, 2017. Such payments shall continue to be made on the same date each year until the earlier occurs of (i) the respective Claim is paid in full or (ii) December 31, 2021.

3.2.3 A Creditor in this class shall receive a pro rata distribution incident to its allowed general unsecured claim based on the sale of the Real Property of \$27,044.76 to be received on or before. Within 30 days of receipt of the Creditor's Distribution, or on or before December 31, 2021, the Debtor shall provide a distribution of \$27, 044.76.

This Class is Impaired.

ARTICLE IV
MEANS OF EXECUTION OF THE PLAN

4.1 **Professional Fees of the Debtor:** Any services performed or expenses incurred by any professional on behalf of the Debtor with respect to this Case after the Confirmation Date, shall not be subject to the prior review and approval of the Bankruptcy Court and, notwithstanding any provision of the Bankruptcy Code or Rules, including, without limitation, Fed. R. Bankr. P. 2016, after the Confirmation Date, no professional shall be required to disclose payments from the Debtor or the Reorganized Debtor to the Bankruptcy Court or the United States Trustee. All fees and expenses arising after the Confirmation Date shall be billed directly to the Reorganized Debtor.

4.2 **Change of Address:** In order to ensure that it receives its distribution, each Creditor must advise the Reorganized Debtor of any change in address. Absent any such notification, the Reorganized Debtor will send payments to the address listed on the Matrix on file with the Bankruptcy Court.

4.3 **Litigation:** Unless expressly waived or settled in the Plan or Confirmation Order, all Causes of Action, including but not limited to, Avoidance Actions, are expressly reserved, whether or not specifically listed in this Plan, Disclosure Statement or Debtor's bankruptcy schedules filed with the Court, as amended. Upon the Effective Date, all Causes of Action, including but not limited to, Avoidance Actions, are expressly vested in the Reorganized Debtor. No preclusion doctrine, estoppel (judicial, equitable or otherwise) or laches shall apply to any Causes of Action as a consequence of the Confirmation, the Effective Date or consummation of the Plan.

ARTICLE V
ACCEPTANCE OF THE PLAN

5.1 **Presumed Acceptance of the Plan:** Classes I and II are conclusively presumed to have accepted the Plan pursuant to § 1126(f) of the Bankruptcy Code.

5.2 **Presumed Rejection of the Plan:** There are no Classes that are conclusively presumed to have rejected the Plan pursuant to § 1126(g) of the Bankruptcy Code.

5.3 **Voting Class:** Class III of the Plan is Impaired under the Plan, and Holders of Claims or Interests in such Class shall be entitled to vote to accept or reject the Plan.

5.4 **Elimination of Vacant Classes:** Any Class of Claims that does not have a Holder of an Allowed Claim or a Claim temporarily Allowed by the Bankruptcy Court as of the date of the Confirmation Hearing shall be deemed eliminated from the Plan for purposes of voting to accept or reject the Plan and for purposes of determining acceptance or rejection of the Plan by such Class pursuant to section 1129(a)(8) of the Bankruptcy Code.

5.5 **Cramdown:** The Debtor will request confirmation of the Plan, as it may be modified from time to time, under § 1129(b) of the Bankruptcy Code. The Debtor reserves his right to modify the Plan to the extent, if any, that confirmation pursuant to § 1129(b) of the Bankruptcy Code requires modification of the Plan.

ARTICLE VI **EXECUTORY CONTRACTS**

6.1 **Assumption of Executory Contracts:** Unless addressed in Article III of this Plan or otherwise assumed or rejected by Final Order of the Bankruptcy Court, all executory contracts of the Debtor which are either: (i) not expressly assumed or (ii) not the subject of a pending application to assume as of thirty (30) days after the Effective Date, shall be deemed rejected. Within the time period set forth herein, the Reorganized Debtor shall be allowed to file a Notice of Assumption of Executory Contract (the "Assumption Notice") with the Bankruptcy Court and serve the Assumption Notice upon the affected party only. The executory contract which is the subject thereof shall thereupon be assumed subject to the provisions of this Article.

6.2 **Rejection Claims:** Any Creditor who has a Claim as a result of such rejection shall have thirty (30) days after the Effective Date to file a Proof of Claim, failing which such Claim shall be Disallowed in its entirety. The solicitation of this Plan shall be sufficient notice informing any potential Creditor of this requirement.

6.3 **Objections to Rejection Claims:** The Reorganized Debtor may file an objection to any Proof of Claim filed in accordance with Section 6.2 on or before the later of (i) sixty (60) days after the filing of the Proof of Claim or (ii) the time set for the filing of objections in Section 9.1 (including any extensions). The objection will be resolved in accordance with Article IX.

6.4 **Assumption of Unexpired Leases:** Subject to Section 6.5 below, upon the occurrence of the Effective Date, all unexpired leases shall be assumed, except for unexpired leases that are the subject of a motion to reject filed prior to

or within thirty (30) days after the Effective Date. The Debtor may file one or more omnibus motions to reject unexpired leases prior to the date that is thirty (30) days after the Effective Date and no unexpired lease listed in such omnibus motion shall be assumed under this Section unless the lease is subsequently withdrawn by the Debtor or the motion to reject is denied as to such lease by a Final Order of the Bankruptcy Court.

6.5 **Assumption and Cure Payments:** All assumed executory contracts and unexpired leases shall be Cured by the Reorganized Debtor pursuant to Section 6.6, unless other provisions have been agreed to by the counter-party or provided under this Plan. As long as the Reorganized Debtor complies with Section 6.6, all executory contract and unexpired lease counterparties must fulfill all contract and lease obligations and are enjoined from declaring a default for non-performance due to the bankruptcy or pre-assumption default.

6.6 **Resolution of Cure Claim Disputes:** For each executory contract or unexpired lease to be assumed under this Article, within thirty (30) days after the Effective Date, the Debtor or Reorganized Debtor shall deliver a written proposal to the contract counter-party describing the method, timing and amount of any proposed Cure. The Reorganized Debtor's proposal shall be binding unless the contract counter-party delivers to the Reorganized Debtor's counsel, within fifteen (15) days after receipt of the proposal, a written objection detailing all reasons for the counter-party's objection and setting forth a counter-proposal. In the event that the dispute cannot be resolved, either party may petition the Bankruptcy Court to resolve the dispute through filing of a properly noticed motion. In the event that the Bankruptcy Court sets a Cure amount greater than the Cure amount proposed by the Debtor, the Debtor shall have ten (10) Business Days to Cure or reject the contract or lease by filing a notice of rejection on the docket in this Case and sending notice thereof to the affected Creditor.

6.7 **Preliminary Assumption Pending Challenges:** The assumption of a contract or lease under this Article does not prejudice the Debtor's or Reorganized Debtor's rights to challenge whether any contract or lease is an executory contract or unexpired lease, as opposed to a disguised security agreement. If the Debtor or Reorganized Debtor challenges an assumed executory contract or unexpired lease, the Reorganized Debtor shall not be required to comply with the disputed portions of the executory contract or unexpired lease until a Final Order is entered resolving the dispute. If the dispute is not resolved in the Reorganized Debtor's favor, the Reorganized Debtor has the right to reject the executory contract or unexpired lease for a period of ten (10) days after entry of a Final Order by filing a notice of

rejection on the docket in this Case and sending notice thereof to the affected Creditor.

ARTICLE VII
MODIFICATION OF THE PLAN

7.1 The Debtor may, from time to time, propose amendments or modifications of this Plan prior to its confirmation, without leave of the Court. After confirmation, the Debtor may, with leave of the Bankruptcy Court, and upon notice and opportunity for hearing to the affected Creditor(s) only, remedy any defect or omission, reconcile any inconsistencies in the Plan or in the Order of Confirmation or otherwise modify the Plan.

7.2 If the Bankruptcy Court determines that the modification affects all the Creditors, or if the Debtor proposes a material modification affecting all Creditors, then such modification will be governed by § 1127 of the Bankruptcy Code.

ARTICLE VIII
EFFECT OF CONFIRMATION

8.1 **Discharge of Claims:** Except as otherwise provided in this Plan or section 1141 of the Bankruptcy Code, the confirmation of this Plan shall discharge the Debtor from any debt that arose before the Confirmation date, and any debt of any kind specified in §§ 502(g), (h), or (i) of the Bankruptcy Code, whether or not: (a) a proof of the Claim based on such debt is filed or deemed filed under § 501 of the Bankruptcy Code; (b) such Claim is allowed under § 502 of the Bankruptcy Code; or (c) the holder of such Claim has accepted the Plan. Pursuant to 11 U.S.C. § 1141(d)(5)(A), Bradley T. Lott will not receive a discharge until completion of all payments under the Plan, unless, after notice and a hearing, the Court orders otherwise.

8.2 **Injunction:** Except as otherwise provided in the Plan, from and after the Effective Date, all persons who have held, hold, or may hold Claims against the Debtor is permanently enjoined from taking any of the following actions against the Debtor: (i) commencing or continuing, in any manner or in any place, any action or other proceeding; (ii) enforcing, attaching, collecting, or recovering in any manner any judgment, award, decree, or order; (iii) creating, perfecting or enforcing any lien or encumbrance; (iv) asserting a setoff, right of subrogation, or recoupment of any kind against any debt, liability, or obligation due to the Debtor; and (v) commencing or continuing, in any manner or in any place, any action that

does not comply with or is inconsistent with the provisions of the Plan; provided, however, that nothing contained herein precludes such persons or entities from exercising their rights pursuant to and consistent with the terms of this Plan and the Confirmation Order.

8.3 **Title to Property**: Title to the property of the Debtor shall vest in the Reorganized Debtor upon the Effective Date, free and clear of any claims or interests, including liens, except as expressly provided in this Plan. The Debtor shall be discharged from his respective status as “Debtor” and his affairs and business shall be thereafter conducted by the Reorganized Debtor without Court supervision except as may be governed by this Plan. If the Case is converted to Chapter 7, all Property vested in the Reorganized Debtor will re-vest in the Debtor and become property of the Chapter 7 estate.

8.4 **Protections against Discriminatory Treatment**: Consistent with § 525 of the Bankruptcy Code and the Supremacy Clause of the United States Constitution, all Persons, including Governmental Units, shall not discriminate against either of the Reorganized Debtor or deny, revoke, suspend, or refuse to renew a license, permit, charter, franchise, or other similar grant to, condition such a grant to, discriminate with respect to such a grant against, the Reorganized Debtor or other Persons with whom such Reorganized Debtor have been associated, solely because the Debtor has been a debtor under chapter 11 of the Bankruptcy Code, has been insolvent before the commencement of the Case (or during the Case but before the Debtor is granted or denied a discharge), or has not paid a debt that is dischargeable in the Chapter 11 Case.

8.5 **Post-Effective Date Operations**: On and after the Effective Date, the Reorganized Debtor will operate his business in the ordinary course under the terms of this Plan and applicable non-bankruptcy law. The rules, restrictions, reports and other requirements of the Bankruptcy Code, Bankruptcy Rules and orders entered by the Bankruptcy Court shall continue to apply pending entry of a Final Decree only to the extent that such rules, restrictions, reports and other requirements expressly apply, by his terms, after confirmation and the occurrence of the Effective Date.

8.6 **Setoffs**: Except as otherwise expressly provided for in the Plan, the Reorganized Debtor pursuant to the Bankruptcy Code (including § 553 of the Bankruptcy Code), applicable non-bankruptcy law, or as may be agreed by the Holder of a Claim, may setoff against any Allowed Claim and the distributions to be made pursuant to the Plan on account of such Allowed Claim (before any distribution is made on account such Allowed Claim), any Claims, rights, and

Causes of Action of any nature that the Debtor or the Reorganized Debtor, as applicable, may hold against the Holder of such Allowed Claim (or against the predecessor-in-interest to Holder to the extent that the Holder takes such Allowed Claim subject to setoffs and defenses that may be asserted against the predecessor-in-interest), to the extent such Claims, rights, or Causes of Action against such Holder have not been otherwise compromised or settled on or prior to the Effective Date (whether pursuant to the Plan or otherwise); provided, however, that neither the failure to effect such a setoff nor the allowance of any Claim pursuant to the Plan shall constitute a waiver or release by the Reorganized Debtor of any Claims, rights, setoff rights and Causes of Action that the Reorganized Debtor may possess against such Holder. The Reorganized Debtor shall not be required to make any distributions to the Holder of any Allowed Claim to the extent that the Reorganized Debtor asserts setoff rights against such Holder until after entry of a Final Order resolving such setoff rights. In no event shall any Holder of Claims be entitled to setoff any Claim against any Claim, right, or Cause of Action of the Debtor or Reorganized Debtor unless such Holder has filed a motion with the Bankruptcy Court requesting the authority to perform such setoff on or before the Confirmation Date, and notwithstanding any indication in any Proof of Claim or otherwise that such Holder asserts, has, or intends to preserve any right of setoff pursuant to § 553 of the Bankruptcy Code or otherwise.

ARTICLE IX **OBJECTIONS TO CLAIMS AND INTERESTS**

9.1 The Debtor or Reorganized Debtor may, within sixty (60) days after the Effective Date, object to the allowance of any Claims, or request the Bankruptcy Court to timely reconsider the allowance of any Claim previously or hereafter filed.

9.2 The Debtor or Reorganized Debtor may object to any Lien as part of the Claims objection process.

9.3 The Reorganized Debtor may file an objection to any Proof of Claim filed in accordance with Section 6.3 on or before the later of (i) sixty (60) days after the filing of the Proof of Claim or (ii) the time set for the filing of objections in Section 9.1 (including any extensions). The objection will be resolved in accordance with Article IX.

ARTICLE X
UNITED STATES TRUSTEE FEES

10.1 The Debtor will pay to the Office of the United States Trustee the appropriate sum pursuant to 28 U.S.C. § 1930(a)(6) for all quarters completed for which payment is due. The Debtor will pay all quarters due within fourteen (14) days after the Effective Date and shall continue to remit quarterly fee payments based on all disbursements until the Case is closed by Order of the Court. The fees due to the United States Trustee are charges assessed against the Bankruptcy Estate under Chapter 123 of Title 28, are entitled to priority under § 507(a)(2) of the Bankruptcy Code, and are payable until such time as the case has been converted, dismissed, or closed by the Bankruptcy Court.

10.2 The Debtor will continue to remit to the Office of the United States Trustee all appropriate post-confirmation monthly reports for the relevant time periods.

10.3 After the Case is closed, to the extent any monthly reports have not been timely provided or fees not paid in full, the Case may be re-opened by the Office of the United States Trustee to file such motions or take such action as appropriate to be provided with such reports and fees owed.

ARTICLE XI
RETENTION OF JURISDICTION

11.1 Notwithstanding confirmation of the Plan, the Bankruptcy Court shall retain jurisdiction for the following purposes until the entry of a final decree closing this case:

- A. To determine all objections to the allowance of Claims;
- B. To approve or disapprove any compromise by the Reorganized Debtor of any Claim;
- C. To determine all disputes arising under the Plan, including satisfaction of payments under the Plan or any dispute over any action taken by the Reorganized Debtor, and to enforce, interpret and administer the terms and conditions of the Plan;
- D. To determine any applications for allowance of compensation and reimbursement of expenses as may be required for pre-confirmation services;

- E. To determine any applications for rejection, assumption, or assignment of executory contracts and the allowance of any claims resulting from the rejection thereof or from the rejection of executory contracts pursuant to the Plan;
- F. To determine any applications, adversary proceedings, and contested and litigation matters pending in the case at the Confirmation Date or thereafter filed;
- G. To determine any applications on file for approval of settlement agreements and entering and enforcing all appropriate orders in connection therewith;
- H. To authorize the Reorganized Debtor to abandon property of the Estate;
- I. To modify any provisions of the Plan pursuant to the Rules, the Code and provisions of the Plan;
- J. To correct any defect, cure any omission, or reconcile any inconsistency in the Plan or the Confirmation Order as may be necessary to carry out the purposes and intent of the Plan;
- K. To determine such other matters provided for in the Confirmation Order as may, from time to time, be authorized under the provisions of the Code or any applicable law;
- L. To enforce all orders, judgments, injunctions, and rulings in connection with this proceeding; and
- M. To enter such orders that may be necessary or appropriate to aid in confirmation and to facilitate implementation of the Plan.

ARTICLE XII
LIMITATION OF LIABILITY

12.1 The Debtor, Reorganized Debtor and all of their members, shareholders, directors, officers and agents, including their counsel, accountants, consultants and/or employees shall not be liable to the Debtor, Reorganized Debtor, any Creditor or Interest Holder of the Debtor or the Reorganized Debtor, or any other entity for any action taken or omitted to be taken in connection with

their actions or duties in the Cases or under this Plan. The Bankruptcy Court shall have exclusive jurisdiction to resolve any questions concerning any such liability.

ARTICLE XIII
PROVISIONS REGARDING DISTRIBUTIONS

13.1 **Contested Claims**: Notwithstanding anything in this Plan to the contrary, neither the Debtor, nor the Reorganized Debtor shall be obligated to make any payments towards any Contested Claim. Further, neither the Debtor nor the Reorganized Debtor shall be required to make any payments for an Allowed Claim to any Creditor if the Debtor, or the Reorganized Debtor have filed a motion, objection, adversary proceeding, state court proceeding or other similar notice against such Creditor alleging an objection, claim, cause of action, offset or counter-claim, such that if sustained and not paid by such Creditor would result in a disallowance of such Allowed Claim in accordance with § 502(d) of the Code, provided, however, that the Reorganized Debtor shall escrow a sufficient amount to pay such Contested Claim in full, in the event that it is allowed.

13.2 **Delivery of Distributions**: Except as otherwise provided in the Plan, and notwithstanding any authority to the contrary, distributions to Holders of Allowed Claims and Allowed Interests shall be made by the Reorganized Debtor, in order of preference, (a) at the addresses set forth in any written notices of address changes delivered to the Reorganized Debtor after the date of any related Proof of Claim or (b) at the addresses set forth on the Proofs of Claim filed by such Holders of Claims if the Reorganized Debtor have not received a written notice of a change of address. Except as set forth herein, distributions under the Plan on account of Allowed Claims shall not be subject to levy, garnishment, attachment, or similar legal process, so that each Holder of an Allowed Claim shall have and receive the benefit of the distributions in the manner set forth in the Plan. The Reorganized Debtor shall not incur any liability whatsoever on account of any distributions under the Plan except for gross negligence or willful misconduct.

13.3 **Allocation of Payments**: All distributions shall be allocated first to principle until the principle amount of the Claim is paid in full, next to interest if interest is allowed in relation to the Claim and finally, to fees, costs and expenses if such are allowed.

13.4 **Compliance with Tax Requirements and Allocations**: In connection with the Plan, to the extent applicable, the Reorganized Debtor shall be authorized to take all actions necessary or appropriate actions to comply with all tax withholding and reporting requirements imposed on him by any Governmental

Unit, including liquidating a portion of the distribution to be made under the Plan to generate sufficient funds to pay applicable withholding taxes, withholding distributions pending receipt of information necessary to facilitate such distributions, or establishing any other mechanisms they believe are reasonable and appropriate. The Reorganized Debtor reserve the right, in his sole discretion, to allocate all distributions made under the Plan in compliance with all applicable wage garnishments, alimony, child support, other spousal awards, Liens, and encumbrances.

13.5 **Undeliverable Distributions and Non-Negotiated Checks:** If any distribution to a Holder of a Claim is returned as undeliverable, no further distributions to such Holder of such Claim shall be made unless and until the Reorganized Debtor is notified of the then-current address of such Holder of the Claim, after which time future distributions shall be made to such Holder of the Claim without interest at such address. If checks issued by the Reorganized Debtor on account of Claims are not negotiated within one hundred and twenty (120) days after the issuance of such check, the check shall be null and void. Amounts in respect to undeliverable distributions and non-negotiated checks shall be held by the Reorganized Debtor until (i) such distributions are claimed or (ii) ninety (90) days after the check is returned or voided due to non-negotiation, after which date all such undistributed and non-negotiated amounts shall revert to the Reorganized Debtor free of any restrictions thereon and the Claim of any Holder or successor to such Holder with respect to such distribution shall be discharged and forever barred, notwithstanding federal or state escheat laws to the contrary. Nothing contained herein shall require the Reorganized Debtor to attempt to locate any Holder of an Allowed Claim. This provision does not apply to the Office of the United States Trustee.

13.6 **Fractional Payments:** Notwithstanding any other provision of the Plan to the contrary, payments of fractions of dollars shall not be required. Payment of fractions of dollars that would otherwise be distributed under the Plan shall be rounded to the lower whole number of dollars. This provision does not apply to the Office of the United States Trustee.

13.7 **Interest and Penalties on Claims.** Unless otherwise specifically provide for in the Plan, the Confirmation Order or required by applicable bankruptcy law, post-petition interest and penalties shall not accrue or be paid on any Claims, and no Holder of a Claim shall be entitled to interest and penalties accruing on or after the Petition Date through the date that such Claim is satisfied in accordance with the terms of this Plan.

13.8 **Prepayment**: Any distribution required under this Plan may be prepaid, in whole or in part, in the sole and absolute discretion, of the Reorganized Debtor.

ARTICLE XIV
MISCELLANEOUS PROVISIONS

14.1 **Authorization**: The Debtor, the Reorganized Debtor and all parties-in-interest, including without limitation any Creditor, shall be required to execute any document reasonably requested by the other to memorialize and effectuate the terms and conditions of this Plan.

14.2 **Notices**: Any notice required or permitted under this Plan shall be made in writing and served either by (i) certified mail, return receipt requested, postage prepaid; or (ii) overnight delivery service, freight prepaid, addressed to the following:

If to the Debtor:	Bradley T. Lott 4866 Cider Hill Drive Oakland Township, MI 48306
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If to the Debtor's counsel:	Stevenson & Bullock, P.L.C. Attn.: Charles D. Bullock 26100 American Drive, Suite 500 Southfield, MI 48034
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14.3 **Change of Address**: In the event the holder of any Claim shall transfer such Claim after the Confirmation Date, it shall immediately advise the Reorganized Debtor in writing of such transfer and the Reorganized Debtor shall be entitled to assume that no transfer of any Claim has been made by any holder unless and until it shall have received written notice of the transfer. Each transferee of any claim shall take such claim subject to the provisions of the Plan and any requests made, waiver or consent given or other action taken hereunder and, except as otherwise expressly provided in the notice, the Reorganized Debtor shall be entitled to assume conclusively that the transferee named in such notice shall thereafter be vested with all right and powers of the transferor under the Plan.

14.4 **Post-Confirmation Professional Fees**: Notwithstanding any provision of the Bankruptcy Code or the Bankruptcy Rules to the contrary, no professional shall be required to file a 2016(b) statement for any fees or expenses

received after the Confirmation Date. Any services performed or expenses incurred by any professional on behalf of the Debtor with respect to this Case after the Confirmation Date shall not be subject to the prior review and approval of the Bankruptcy Court. All Professional Fees and expenses shall be billed directly to the Debtor.

14.5 **Final Decree**: As soon as possible after distributions the Reorganized Debtor shall file with the Bankruptcy Court final reports and applications for final decree, and the time for filing such report and application shall be extended to such time.

14.6 **Transfer Taxes**: The making and delivery of any instruments of transfer to or from the Debtor pursuant to this Plan, including deeds and articles of transfer shall not be taxed under any law imposing a stamp, as provided in §1146(c) of the Code.

14.7 **Avoidance Actions**: The Reorganized Debtor shall have the right to commence, continue, amend or compromise all causes of actions available to the Debtor, the Bankruptcy Estate or the Debtor, whether or not those causes of action were the subject of a suit as of the Confirmation Date.

14.8 **Binding Effect**: The Plan and the Confirmation Order will be binding upon, and will inure to the benefit of the Debtor, the holders of all Claims and Interests and their respective successors and assignees.

14.9 **Severability of Plan Provisions**: After the Effective Date, should any term or provision of this Plan be held by the Bankruptcy Court to be invalid, void, or unenforceable, the remainder of the terms and provisions of the Plan will remain in full force and effect and will in no way be affected, impaired, or invalidated by such holding, alteration, or interpretation.

[DISCLOSURE STATEMENT BEGINS ON FOLLOWING PAGE]

DISCLOSURE STATEMENT

I. INTRODUCTION

A. Purpose of Disclosure Statement

The Debtor submits this Disclosure Statement pursuant to § 1125 of the Bankruptcy Code, to all known holders of Claims and Interests. The Debtor has filed the Plan with the United States Bankruptcy Court for the Eastern District of Michigan, a copy of which accompanies this Disclosure Statement.

The Debtor provides this Disclosure Statement to the Creditors and Interest Holders to disclose information deemed to be material and necessary for Creditors and Interest Holders to make reasonably informed decisions in exercising their rights to vote for acceptance of the Plan.

B. Source of Information

The Disclosure Statement and Plan have been prepared from information furnished by Bradley T. Lott. The Debtor's counsel has not conducted an investigation to verify such information.

NO PERSON OR ENTITY HAS BEEN AUTHORIZED BY THE DEBTOR OR THE COURT TO GIVE ANY INSTRUCTIONS OR MAKE ANY REPRESENTATIONS CONCERNING THE DEBTOR, HIS OPERATIONS, OR THE VALUE OF HIS PROPERTY, OTHER THAN AS SET FORTH IN THIS DISCLOSURE STATEMENT. ANY REPRESENTATIONS, PROMISES, OR INDUCEMENTS, PARTICULARLY REGARDING THE DEBTOR'S PROPERTY OR FUTURE INCOME, MADE TO SECURE YOUR ACCEPTANCE OR REJECTION OF THE PLAN, THAT ARE OTHER THAN AS CONTAINED IN THIS DISCLOSURE STATEMENT SHOULD NOT BE RELIED UPON BY YOU IN ARRIVING AT YOUR DECISION. SUCH REPRESENTATIONS, INDUCEMENTS, AND/OR PROMISES SHOULD BE REPORTED TO COUNSEL FOR THE DEBTOR WHO, IN TURN, WILL DELIVER SUCH INFORMATION TO THE COURT FOR SUCH ACTION AS THE COURT MAY DEEM APPROPRIATE.

II. DESCRIPTION OF THE DEBTOR

A. The Debtor

On the Petition Date, the Debtor filed Voluntary Petitions under Chapter 11 of the Bankruptcy Code in the United States Bankruptcy Court for the Eastern District of Michigan. The bankruptcy case for Bradley T. Lott was assigned case number 16-47951 before the Honorable Walter Shapero.

Upon the filing of his Voluntary Petition under Chapter 11, the Debtor became the "Debtor in Possession," as that term is defined in the Bankruptcy Code. Since the Petition Date, Bradley T. Lott has been the responsible person for the Debtor.

Pursuant to the Plan, the Debtor will be reorganizing and continuing in business.

B. BACKGROUND OF DEBTOR, COMPENSATION/INCOME AND POST-CONFIRMATION INCOME

On May 27, 2016, the Debtor filed a Petition under Chapter 11 of Bankruptcy Code in the United States Bankruptcy Court for the Eastern District of Michigan, Southern Division, Bankruptcy Case No. 16-47951. The Debtor is an individual debtor under Chapter 11 Bankruptcy Code. The case was assigned to the Honorable Walter Shapero.

The Bankruptcy Case has not had an appointment of an Official Unsecured Creditor's Committee.

The Debtor is the president and sole owner of Lott Wealth Management, LLC ("LWM"). LWM provides a financial planning service to clients through an independent contractor agreement with D.B. French & Co. Debtor has worked with D.B. French & Co. for approximately two years and LWM has four employees. LWM is the Debtor's only source of income and he receives compensation from LWM in the form of commissions. LWM will not be contributing directly to the Debtor's funding of the Plan.

Bradley Lott began in the financial industry in 1996 and has loved learning and growing his business in a very difficult industry, but one that he has always held in high regard. He interned for Smith Barney during college. He started his

career in Dearborn, MI, at Dean Witter, growing and building his business phone call by phone call and through many brown bag lunch seminars.

Debtor through LWM receives revenue based on his performance to clients. Debtor is currently receiving approximately \$35,000.00 per month. The Debtor has consistently received this distribution through the pending bankruptcy and expects it to continue.

A. Nature of Case and Events Leading to Chapter 11 Filing

Prior to the commencement of the case, Debtor was named as a defendant in litigation with Morgan Stanley Smith Barney LLC and Morgan Stanley Smith Barney FA Notes Holding LLC regarding their previous business relationship. The legal fees to defend the Litigation were quickly out pacing Debtor's monthly income and would only grow progressively larger. The legal fees alone and a possible adverse judgment, ultimately forced Debtor to seek Chapter 11 bankruptcy protection.

Post confirmation, the Debtor intends to continue to work and devote his disposable monthly income to the payment of Creditors through the Plan.

B. Insider Transactions

Debtor does not believe there are any material insider transactions.

III. POST-PETITION EVENTS OF SIGNIFICANCE

A. Post-Petition Transfers Outside the Ordinary Course of Business

The Debtor has not engaged in any transfers outside of the ordinary course of business during the pendency of the Cases.

B. Cash Collateral, Post-Petition Financing, and Adequate Protection Orders

There were no Cash Collateral, Post-Petition Financing, and Adequate Protection Orders filed in this case.

C. Litigation during the Bankruptcy Case

Pursuant to section 362 of the Bankruptcy Code, any collection activities commenced against the Debtor was automatically stayed due to the bankruptcy filing. On June 22, 2016 Morgan Stanley filed a Motion for Relief from the Automatic Stay to Complete Pending Litigation (“Stay Motion”) [Docket No. 16]. The Stay Motion was resolved through the Order Granting Partial Relief from the Automatic Stay in United States District Court Case No. 2:15-CV-14338 on July 12, 2016.

IV. ASSETS AND LIABILITIES

A. Liquidation Analysis

A liquidation analysis is attached hereto and incorporated by reference as **Exhibit A** (the “Liquidation Analysis”). In the event that the Plan is not accepted by the Creditors or is not otherwise confirmed by the Bankruptcy Court, the Debtor believes that the assets would be liquidated in liquidation under Chapter 7 of the Bankruptcy Code.

B. Risks, Conditions, and Assumptions of Stated Values

All values contained in the Liquidation Analysis are based on good faith estimates using information currently available to the Debtor. The estimates have not been subject to audit and the Debtor’s assets have not been appraised. The estimates shall in no way be construed to constitute binding guaranties, representations, or warranties and are subject to revision at any time.

The values for the Debtor’s assets are based upon reasonable estimates of the values as carried on the Debtor’s books and records. In establishing the values, the Debtor has considered the size, age, physical condition, and location of the assets.

It is also noteworthy that upon a liquidation of the Debtor’s assets, there may be significant penalties and adjustments. The amounts contained in the Liquidation Analysis are conservative estimates, but the adjustments may be much higher.

C. Other Claims

The Debtor reserves his right to collect all accounts receivable and all other amounts due the Debtor for any reason whatsoever (whether owed to the Debtor pursuant to contract rights, quasi contract, tort law, refund rights, deposits, or for any other reason). The Debtor reserves all setoff and recoupment rights of all kinds. The Debtor reserves the right to commence Avoidance Actions. Accordingly, the Debtor may have potential causes of action and reserves his rights to bring a lawsuit against any entity listed on the Debtor's respective Schedules (as filed with the Bankruptcy Court and as may be amended) as owing a debt to the Debtor, and any entity listed on its Statement of Financial Affairs (as filed with the Bankruptcy Court and as may be amended) as having received a transfer from the Debtor. More specifically, and without waiving any other claim, the Debtor may seek to avoid from any direct or indirect transferee, (i) under section 547 of the Code, any transfer of an interest of the Debtor in property, including all payments to vendors and suppliers, which occurred within 90 days of the Petition Date, or, for Insiders of the Debtor, within one year of the Petition Date; (ii) under sections 544(a) and 545, any liens asserted against the Debtor, (iii) under sections 544(b) and 548, any actual or constructive fraudulent transfers or obligations, and (iv) under section 549, any unauthorized post-petition transactions. A list of transfers made by the Debtor within 90 days of the Petition Date is attached as **Exhibit B**.

The Debtor generally reserves any and all potential Causes of Action to recover accounts receivable, to enforce contractual obligations, or to otherwise enforce and protect their rights. The Debtor has not investigated any potential Causes of Action or Avoidance Actions, and cannot make any representation concerning their value. The Debtor is unable to estimate what, if anything at all that will be recovered on account of the Avoidance Actions.

Debtor believes he possesses claims against Wells Fargo for violation of FINRA standards, breach of contract, tortious interference, wrongful discharge, etc.. Debtor estimates the value of its claim against Wells Fargo to be between \$700,000.00-\$800,000.00 plus interest. Wells Fargo filed claims against the Debtor for breach of promissory note(s) with FINRA, 55 W. Monroe St., Ste. 2600, Chicago, IL 60603, and has filed a Proof of Claim in this case in the amount of \$1,854,033.67.

Morgan Stanley filed a claim against the Debtor for breach of promissory note(s) in the amount of \$1,201,192.80 consisting of a FINRA award which includes interest, attorney fees and costs. The Honorable Sean F. Cox affirmed the FINRA award on July 28, 2016 in case no. 2:15-cv-14338 and entered the

judgement on October 31, 2016. The Debtor does not intend to appeal to the 6th Circuit. There is no value to the Debtor's counterclaims.

LWM is not involved in any of the referenced litigation.

Unless expressly waived or settled in the Plan or Confirmation Order, all Causes of Action, including but not limited to, Avoidance Actions, are expressly reserved, whether or not specifically listed in this Plan, Disclosure Statement or Debtor's bankruptcy schedules filed with the Court, as amended. No preclusion doctrine, estoppel (judicial, equitable or otherwise) or laches shall apply to any Causes of Action as a consequence of the Confirmation, the Effective Date or Consummation of the Plan.

D. Co-Debtor Guarantors

Bradley T. Lott and his wife, Cherie Lott are jointly liable on the Claims asserted, if any, by Congressional Federal Credit Union, ditech, RoundPoint Mortgage Servicing Corporation, American Express, University Liggett School, and GM Financial.

The foregoing is a list of co-debtors/guarantors with respect to indebtedness owed by the Debtor should not be construed as admissions as to liability on the part of any party:

A. Cherie Lott: jointly liable for lease obligation with GM Financial on 2015 Cadillac SRX, approximate balance of \$7,400.00;

B. Cherie Lott: jointly liable for lease obligation with GM Financial on 2015 GMC Yukon XO 4, approximate balance of \$10, 557.00;

C. Cherie Lott: jointly liable for HELOC held by Congressional Federal Credit Union, approximate balance of \$401,423.39, secured on residence/real property commonly known as 4866 Cider Hill Dr., Oakland Township, MI 48306, value of real estate approximately \$391,000.00 after cost of sale;

D. Cherie Lott: jointly liable for mortgage held by RoundPointe Mortgage Servicing Corporation, approximate balance of \$104,880.34, secured on real property commonly known as 600 Hillcrest, Harrison MI 48625, value of real estate approximately \$179,200.00 after cost of sale; and

- E. Cherie Lott: jointly liable for mortgage with ditech secured on Cherie Lott's business property, approximate balance \$179, 171.20.

V. IMPLEMENTATION OF THE PLAN

A. Financial Summaries

1. **Pre-Petition Financial Summaries.** The Debtor has attached as **Exhibit C** financial summaries relating to the fiscal years 2013, 2014, and 2015. These documents summarize the Debtor's material financial history prior to the commencement of the Bankruptcy Case.

2. **Post-Petition Financial Summaries.** The Debtor has attached as **Exhibit D** summaries of his financial performance during the Case. These documents summarize the financial condition relating to the Debtor's post-petition operations. The source of this summary is the Debtor's books and records.

3. **Post-Confirmation Financial Projections.** The Debtor has attached as **Exhibit E** a summary of post-confirmation financial projections for the life of the Plan.

B. Tax Ramifications for Continuing Entity

1. **To Debtor.** The Debtor believes that the forgiveness of indebtedness which may result from a discharge granted by the confirmation of the Plan will not result in a significant tax consequence to the Debtor. The forgiveness of indebtedness, pursuant to the Internal Revenue Code, can be applied either to the Debtor's bases in his respective assets or to their net operating loss carry forward. The Debtor cannot accurately determine the amount and extent of any forgiveness of indebtedness. First, the Debtor must determine if all of the Claims that have been filed, or deemed filed within this Case, are accurate. Also, depending on whether the Debtor achieves or exceeds the projection in its current fiscal year, the Debtor may elect to apply any forgiveness of a debt in this directly to its basis. Despite the fact that the Debtor believes that he can either (a) apply such forgiveness of indebtedness to his net operating loss carry forward or (b) to his basis it is not expected that the amount of forgiveness of debt will be totally offset by the foregoing. However, once these net operating losses are used by the Debtor to offset forgiveness of indebtedness, it cannot be used again. Taxes paid by the Debtor in the future years would, therefore, be impacted as a result of confirmation of the Plan.

2. **To Creditors.** The tax consequences to each Creditor resulting from confirmation of the Plan may vary depending upon each Creditor's particular circumstances. The Debtor recommends that Creditors or Holders of Claims obtain independent tax counsel to advise them as to the tax consequences of the Plan.

C. Claims Information

1. Administrative Expenses

The Debtor estimates accrued Administrative Expense Claims pursuant to §503(b), as of September 26, 2016 to be \$100,000.00 to Stevenson & Bullock, P.L.C. This administrative expense claim will be paid by the Debtor pursuant to Article II, Group I.

2. Priority Claims

The Debtor believes that there are Claims that are entitled to priority under § 507(a)(8) of the Bankruptcy Code. The Debtor believes that the Claims entitled to priority under § 507 of the Bankruptcy Code are those of the Office of the United States Trustee for quarterly payments pursuant to 28 U.S.C. § 1930(a)(6), which will be paid by the Debtor pursuant to Article IX. Debtor also estimates priority debt to the Internal Revenue Service and the State of Michigan in the amount of \$228,200.00.

3. Secured Claims

The Debtor has secured obligations to the following entities, which will be paid by the Debtor pursuant to the Plan section referenced below:

Creditor	Claim Amount	Plan Treatment
CFCU	\$391,500.00	Article III, Section 3.1
RoundPoint	\$104,880.34	Article III, Section 3.2

4. Non-Priority Unsecured Claims

The Debtor estimates that Non-Priority Unsecured Creditors are owed approximately \$4,633,095.30 in the aggregate; however, filed Non-Priority Unsecured Claims total \$3,546,919.20. This amount may increase in the event that executory contracts are rejected and/or the Court overrules certain objection to Claims that have been or will be made. This amount does not include any deficiency claims of secured creditors, if any.

A listing of the Debtor's Non-Priority Unsecured Creditors is on file with the Bankruptcy Court. Non-Priority Unsecured Creditors will be paid by the Debtor pursuant to Article III, Section 3.3.

VI. LEGAL REQUIREMENTS

A. Voting Procedures

Under the Bankruptcy Code, the only classes that are entitled to vote to accept or reject a plan are classes of claims, or equity interest, that are impaired under the plan. Accordingly, classes of claims or interests that are not impaired are not entitled to vote on the plan.

Creditors that hold claims in more than one impaired class are entitled to vote separately in each class. Such a creditor will receive a separate ballot for all of its claims in each class (in accordance with the records of the Clerk of the Court) and should complete and sign each ballot separately. A creditor who asserts a claim in more than one class and who has not been provided with sufficient ballots may photocopy the ballot received and file multiple ballots.

Votes on the plan will be counted only with respect to claims: (a) that are listed on the Debtor's Schedules of Assets and Liabilities other than as disputed, contingent or unliquidated; or (b) for which a proof of claim was filed on or before the bar date set by the Court for the filing of proofs of claim (except for certain claims expressly excluded from that bar date or which are allowed by Court order).

However, any vote by a holder of a claim will not be counted if such claim has been disallowed or is the subject of an unresolved objection, absent an order of the Court allowing such claim for voting purposes pursuant to 11 U.S.C. § 502 and Bankruptcy Rule 3018.

Voting on the plan by each holder of a claim or interest in an impaired class is important. After carefully reviewing the plan and disclosure statement, each holder of such a claim or interest should vote on the enclosed ballot either to accept or to reject the plan, and then return the ballot by mail to the debtor's attorney by the deadline previously established by the court.

Any ballot that does not appropriately indicate acceptance or rejection of the plan will not be counted.

A ballot that is not received by the deadline will not be counted.

If a ballot is damaged, lost, or missing, a replacement ballot may be obtained by sending a written request to the debtor's attorney.

B. Acceptance

The Bankruptcy Code defines acceptance of a plan by an impaired class of claims as acceptance by the holders of at least two-thirds in dollar amount, and more than one-half in number, of the claims of that class which actually cast ballots. The Bankruptcy Code defines acceptance of a plan by an impaired class of equity interests as acceptance by holders of at least two-thirds in number of the equity interests of that class that actually cast ballots. If no creditor or interest holder in an impaired class votes, then that class has not accepted the plan.

C. Confirmation

11 U.S.C. § 1129(a) establishes conditions for the confirmation of a plan. These conditions are too numerous and detailed to be fully explained here. Parties are encouraged to seek independent legal counsel to answer any questions concerning the Chapter 11 process.

Among the several conditions for confirmation of a plan under 11 U.S.C. §1129(a) are these:

1. Each class of impaired creditors and interests must accept the Plan, as described in paragraph VI.B., above.
2. Either each holder of a Claim or interest in a class must accept the plan, or the plan must provide at least as much value as would be received upon liquidation under Chapter 7 of the Bankruptcy Code.

D. Modification

The debtor reserves the right to modify or withdraw the plan at any time before confirmation.

E. Effect of Confirmation

If the plan is confirmed by the Court:

1. Its terms are binding on the debtor, all creditors, shareholders and other parties in interest, regardless of whether they have accepted the plan.
2. Except as provided in the plan and in 11 U.S.C. § 1141(d):
 - (a) In the case of a corporation that is reorganizing and continuing business:
 - (1) All claims and interests will be discharged.
 - (2) Creditors and shareholders will be prohibited from asserting their claims against or interest in the debtor or its assets.
 - (b) In the case of a corporation that is liquidating and not continuing its business:
 - (1) Claims and interests will not be discharged.
 - (2) Creditors and shareholders will not be prohibited from asserting their claims against or interests in the debtor or its assets.
 - (c) In the case of an individual or husband and wife:
 - (1) Claims will be discharged, except as provided in 11 U.S.C. §§ 523 and 1141(d). Unless the Court orders otherwise, the discharge will be entered only after completion of plan payments as provided in § 1141(d)(5)(A). It is the usual practice of the Court to close Chapter 11 cases after confirmation, then the individual debtor files a motion to

reopen the case for entry of discharge upon completion of plan payments.

- (2) Creditors will be prohibited from asserting their claims except as to those debts which are not discharged or dischargeable under 11 U.S.C. §§ 523 and 1141(d).

SIGNATURES ON FOLLOWING PAGE

Respectfully submitted,
STEVENSON & BULLOCK, P.L.C.

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Dated: November 16, 2016

BRADLEY T. LOTT

By: /s/ Bradley T. Lott
Bradley T. Lott
Responsible Person for the Debtor

Dated: November 16, 2016

EXHIBIT A

EXHIBIT A: LIQUIDATION ANALYSIS

Valuation of Assets and Amounts Secured Claims in Relation Thereto as of May 27, 2016.

Description of Collateral	Market Value	Forced Sale Value	Exemption	Secured Creditor	Secured Amount	Equity	Comments
Real Estate: 4866 Cider Hill Dr., Oakland Twp. MI 48306	\$391,500	\$ 391,500.00	\$ -	CFCU	\$ 401,423.32	\$ -	*
Real Estate: 600 Hillcrest, Harrison MI 48625 **	\$178,200.00	\$ 178,200.00	\$ 9,615.07	RoundPoint GM Financial	\$ 104,880.34	\$ 73,319.66	**
2015 Cadillac SRX (leased auto)	\$ -	\$ -	\$ -	GM Financial	\$ -	\$ -	
2015 Yukon XO (leased auto)	\$ -	\$ -	\$ -	GM Financial	\$ -	\$ -	
1999 Donzi Sportdeck	\$5,000.00	\$ 5,000.00	\$ -	n/a	\$ -	\$ 5,000.00	
Household Goods located at Cider Hill property	\$28,000.00	\$ 18,700.00	\$ 10,000.00	n/a	\$ -	\$ 8,700.00	***
Household Goods located at Hillcrest property	\$1,952.00	\$ 1,308.00	\$ -	n/a	\$ -	\$ 1,308.00	***
Computer, printer, office equipment	\$1,800.00	\$ 1,200.00	\$ 1,800.00	n/a	\$ -	\$ -	***
TV's and cell phone	\$650.00	\$ 435.00	\$ -	n/a	\$ -	\$ 435.00	***
Misc. sculptures, artwork, sports memorabilia	\$1,500.00	\$ 1,000.00	\$ 1,500.00	n/a	\$ -	\$ -	***
Gym equipment, golf clubs	\$2,000	\$ 1,350.00	\$ -	n/a	\$ -	\$ 1,350.00	***
.45 ACP hand gun	\$500.00	\$ 500.00	\$ -	n/a	\$ -	\$ 500.00	***
Clothing	\$2,500	\$ 1,850.00	\$ 1,125.00	n/a	\$ -	\$ 725.00	***
Wedding band, cuff links	\$1,450	\$ 972.00	\$ 1,450.00	n/a	\$ -	\$ -	***
Dog	\$ -	\$ -	\$ -	n/a	\$ -	\$ -	
Cash	\$1,000.00	\$ 1,000.00	\$ 1,000.00	n/a	\$ -	\$ -	
All accounts held at Navy Federal CU, CFCU, and RBC (5 total)	\$523.10	\$ 523.10	\$ 523.10	n/a	\$ -	\$ -	
Wells Fargo Accounts (2 total)	\$1,961.84	\$ 1,961.84	\$ 1,961.84	n/a	\$ -	\$ -	
IRA	\$134,333.99	\$ 134,333.99	\$ 134,333.39	n/a	\$ -	\$ -	
Loft Wealth Management, LLC	unknown	unknown	\$ -	n/a	\$ -	unknown	
American Funds 529 Accounts (3 total) Not assets of the estate.	\$7,981.81	\$ 7,981.81	\$ -	n/a	\$ -	\$ -	
USAA Life insurance policies no. 8823 and 8954	\$ -	\$ -	\$ -	n/a	\$ -	\$ -	
Metlife and Minnesota Life insurance policies	\$ -	\$ -	\$ -	n/a	\$ -	\$ -	
USAA Life insurance policy no. 9144	3106.81	\$ 3,106.81	\$ 3,106.81	n/a	\$ -	\$ -	
Counter-claim against Wells Fargo	unknown	unknown	\$ -	n/a	\$ -	unknown	
	\$ -	\$ -	\$ -	n/a	\$ -	\$ -	
						\$ 91,337.66	

*Valuation of property includes a 10% cost of sale and accounting for foundational and structural issues.

**Valuation of property includes a 10% cost of sale.

***The liquidation value takes into consideration a reduction in the market value by one third based on costs of sale and an expedited time period.

EXHIBIT A: LIQUIDATION ANALYSIS

Total equity available for distribution \$ 91,337.66

CLAIMS	Name of Creditor	Amount Owed
	Administrative Expenses	\$ 100,000.00
	Stevenson & Bullock, P.L.C. (est.)	
	Priority Claims	\$ 1,950.00
	Office of the US Trustee (est.)	\$228,200.00
	IRS & State of Michigan anticipated 2015 liability	
DISTRIBUTION OF PROCEEDS OF ASSETS IN EVENT OF LIQUIDATION		
	Gross proceeds available	\$ 91,337.66
	Less Administrative Expenses (Total)	\$ (100,000.00)
	Less priority claims (total)	\$ (230,150.00)
	Less Chapter 7 Trustee Compensation (est)	\$ (8,639.86)
	Less Chapter 7 Trustee counsel's fees (est)	\$ (10,000.00)
	Total	\$ (257,452.20)

Based upon the Liquidation Analysis set forth above, the Debtor believes that liquidation would result in a substantially smaller distribution to creditors than the proposed treatment set forth in the Plan.

EXHIBIT B

Exhibit B

List of Transfers made by the Debtor within 90 days of the Petition Date: None.

EXHIBIT C

BRADLEY LOTT FIRST QUARTER 2013

GROSS INCOME

January - March 2013

\$65,775.84

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,860.03
Cons Energy-Elec (Auto-CFCU)	\$142.89
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$693.36
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$8,816.34

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$3,190.92
Prescription (Pilosec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
DTE Energy-Elec (Auto-CFCU)	\$2,121.00
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$585.00
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Onk Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auo-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
Ally - Avalanche	\$2,209.02
Ally - Escalade	\$4,335.00

BRADLEY LOTT FIRST QUARTER 2013

Ford Credit - F-150	\$1,728.27
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$3,133.98
Verizon Wireless Cell (Auto CFCU)	\$965.58
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$912.00
Dynamic Lawn Service	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$900.00
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$611.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$49,683.38

OTHER EXPENSES	Amount Due
American Express	\$134,040.03
Cash taken Out - Various Reasons	\$19,600.00
Transfers to Savings Accounts	\$9,000.00
USAA Master Card	\$11,000.00
Ally	\$450.00
Payment to Liggett	\$60,000.00
TOTAL ADDITIONAL BILLS	\$234,090.03
GRAND TOTAL FIRST QUARTER 2013 EXPENSES	\$292,589.75
TOTAL INCOME/LOSS	-\$168,314.19

BRADLEY LOTT SECOND QUARTER 2013

GROSS INCOME

April - June 2013

\$53,033.52

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,860.03
Cons Energy-Elec (Auto-CFCU)	\$142.89
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$693.36
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$8,816.34

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$3,190.92
Prescription (Prlasec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
DTE Energy-Elec (Auto-CFCU)	\$2,121.00
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$585.00
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auto-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
Ally - Avalanche	\$2,209.02
Ally - Escalade	\$4,335.00

BRADLEY LOTT SECOND QUARTER 2013

Ford Credit - F-150	\$1,728.27
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$3,133.98
Verizon Wireless Cell (Auto CFCU)	\$965.58
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$900.00
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$49,510.38

OTHER EXPENSES	Amount Due
American Express	\$48,000.00
Cash taken Out - Various Reasons	\$16,000.00
Transfers to Savings Accounts	\$9,000.00
USAA Master Card	\$6,000.00
Stonescape Supply	\$974.00
Landscape Work	\$1,600.00
TOTAL ADDITIONAL BILLS	\$81,574.00
GRAND TOTAL SECOND QUARTER 2013 EXPENSES	\$139,900.72
TOTAL INCOME/LOSS	-\$28,540.48

BRADLEY LOTT THIRD QUARTER 2013

GROSS INCOME

July - September 2013

\$85,351.35

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,860.03
Cons Energy-Elec (Auto-CFCU)	\$142.89
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$693.36
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$8,816.34

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$3,190.92
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
DTE Energy-Elec (Auto-CFCU)	\$2,121.00
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$585.00
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wtkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auto-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
Ally - Avalanche	\$2,209.02
Ally - Escalade	\$4,335.00

BRADLEY LOTT THIRD QUARTER 2013

Ford Credit - F-150	\$1,728.27
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$3,133.98
Verizon Wireless Cell (Auto CFCU)	\$965.58
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$900.00
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$49,510.38

OTHER EXPENSES	Amount Due
American Express	\$102,399.31
Cash taken Out - Various Reasons	\$9,650.00
Transfers to Savings Accounts	\$16,000.00
Basement Flooding Repair	\$2,162.00
Stonescape Supply	\$5,300.00
Landscape Work	\$13,491.00
TOTAL ADDITIONAL BILLS	\$149,002.31
GRAND TOTAL THIRD QUARTER 2013 EXPENSES	\$207,329.03
TOTAL INCOME/LOSS	-\$63,650.96

BRADLEY LOTT FOURTH QUARTER 2013

GROSS INCOME

October - December 2013

\$610,768.20

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/D) - (Auto-CFCU)	\$4,860.03
Cons Energy-Elec (Auto-CFCU)	\$142.89
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$693.36
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$8,816.34

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$3,190.92
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
DTE Energy-Elec (Auto-CFCU)	\$2,121.00
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$585.00
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
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Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
Ally - Avalanche	\$2,209.02
Ally - Escalade	\$4,335.00

BRADLEY LOTT FOURTH QUARTER 2013

Ford Credit - F-150	\$1,728.27
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$3,133.98
Verizon Wireless Cell (Auto CFCU)	\$965.58
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
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Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
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Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$49,510.38

OTHER EXPENSES	Amount Due
American Express	\$170,209.11
Cash taken Out - Various Reasons	\$39,690.51
Transfers to Savings Accounts	\$16,000.00
CFCU Visa	\$3,341.02
Contracts for home repair	\$3,000.00
Trips	\$5,006.75
TOTAL ADDITIONAL BILLS	\$237,247.39
GRAND TOTAL FOURTH QUARTER 2013 EXPENSES	\$295,574.11
TOTAL INCOME/LOSS	\$373,520.81

BRADLEY LOTT FIRST QUARTER 2014

GROSS INCOME

January - March 2014

\$9,120.93

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,675.59
Cons Energy-Elec (Auto-CFCU)	\$142.89
AAA Storage	\$300.00
Charter Cable (Cable/Intnt/Phone)	\$708.36
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$8,646.90

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$6,693.04
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
DTE Energy-Elec (Auto-CFCU)	\$2,121.00
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$585.00
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auo-CFCU)	\$86.70
CASHI to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
Ally - Avalanche	\$2,209.02
Ally - Escalade	\$3,735.00

BRADLEY LOTT FIRST QUARTER 2014

Ford Credit - F-150	\$1,728.27
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,634.93
Verizon Wireless Cell (Auto CFCU)	\$1,976.99
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$900.00
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$54,924.86

OTHER EXPENSES	Amount Due
American Express	\$66,229.99
Cash taken Out - Various Reasons	\$38,099.42
Ligget Payment	\$25,000.00
CFCU Visa	\$3,341.02
Best Buy	\$830.49
Trips	\$6,519.63
TOTAL ADDITIONAL BILLS	\$140,020.55
GRAND TOTAL FIRST QUARTER 2014 EXPENSES	\$203,592.31
TOTAL INCOME/LOSS	-\$130,899.62

BRADLEY LOTT SECOND QUARTER 2014

GROSS INCOME

April - June 2014

\$28,775.46

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,675.59
Cons Energy-Elec (Auto-CFCU)	\$2,014.59
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$639.95
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$10,450.19

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$3,086.12
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
DTE Energy-Elec (Auto-CFCU)	\$2,678.19
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$585.00
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auto-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
Ally - Avalanche/Denali	\$2,740.49
JP Morgan- Escalade	\$2,941.17

BRADLEY LOTT SECOND QUARTER 2014

Ford Credit - F-150	\$1,728.27
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,634.93
Verizon Wireless Cell (Auto CFCU)	\$2,461.25
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$1,150.00
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$52,347.03

OTHER EXPENSES	Amount Due
American Express	\$8,300.00
Cash taken Out - Various Reasons	\$19,497.82
Barclay Card	\$710.00
Met Life Insurance	\$2,300.00
Moving Expenses	\$294.00
Trips	\$293.64

TOTAL ADDITIONAL BILLS	\$31,395.46
GRAND TOTAL SECOND QUARTER 2014 EXPENSES	\$94,192.68
TOTAL INCOME/LOSS	-\$2,620.00

BRADLEY LOTT THIRD QUARTER 2014

GROSS INCOME

July - September 2014

\$9,982.93

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,612.68
Cons Energy-Elec (Auto-CFCU)	\$2,014.59
AAA Storage	\$300.00
Charter Cable (Cable/Intnt/Phone)	\$500.97
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$10,248.30

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$4,612.68
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife & Minnesota Life- Bradley insuran	\$2,100.00
BCBS Health & Vision Insurances	\$4,451.76
DTE Energy-Elec (Auto-CFCU)	\$2,471.46
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$636.30
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auo-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$353.64
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
JP Morgan - Denali	\$2,941.17

BRADLEY LOTT THIRD QUARTER 2014

US Bank - Escalade	\$3,803.43
Ford Credit - F-150	\$1,589.67
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,091.19
Verizon Wireless Cell (Auto CFCU)	\$3,646.11
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service and Landscaping	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$900.00
Misc - Medical Expenses	\$576.68
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
VSP	\$25.58
Total Expense	\$61,581.28

OTHER EXPENSES	Amount Due
American Express	\$39,000.00
Cash taken Out - Various Reasons	\$29,193.48
Ameritemp	\$1,011.00
Charitable Donation	\$1,394.00
State of Michigan Liability	\$1,222.91
American Door Systems	\$389.00
TOTAL ADDITIONAL BILLS	\$72,210.39
GRAND TOTAL THIRD QUARTER 2014 EXPENSES	\$144,039.97
TOTAL INCOME/LOSS	-\$62,227.46

BRADLEY LOTT FOURTH QUARTER 2014

GROSS INCOME

October - December 2014

\$140,754.93

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,612.68
Cons Energy-Elec (Auto-CFCU)	\$2,014.59
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$500.97
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$10,248.30

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$4,612.68
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife & Minnesota Life - Bradley insura	\$1,470.00
DTE Energy-Elec (Auto-CFCU)	\$2,678.19
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$636.30
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auo-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad and Lif	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
JP Morgan - Denali	\$2,941.17
US Bank - Escalade	\$3,803.43

BRADLEY LOTT FOURTH QUARTER 2014

Ford Credit - F-150	\$1,589.67
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,634.93
Verizon Wireless Cell (Auto CFCU)	\$3,317.89
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service and Landscaping	\$3,971.12
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$4,756.50
Misc - Medical Expenses	\$1,845.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,500.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas and Tires	\$3,561.69
Total Expense	\$66,265.18

OTHER EXPENSES	Amount Due
American Express	\$28,000.00
Cash taken Out - Various Reasons	\$31,793.83
Design Studio	\$630.21
Charitable Donation	\$2,091.00
Trips and Customs	\$3,446.08
USAA Credit Card	\$8,012.05
TOTAL ADDITIONAL BILLS	\$73,973.17
GRAND TOTAL FOURTH QUARTER 2014 EXPENSES	\$150,486.65
TOTAL INCOME/LOSS	\$66,781.76

BRADLEY LOTT FIRST QUARTER 2015

GROSS INCOME

January - March 2015

\$96,421.16

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,612.68
Cons Energy-Elec (Auto-CFCU)	\$2,014.59
AAA Storage	\$300.00
Charter Cable (Cable/Intrent/Phone)	\$500.97
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$10,248.30

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$4,612.68
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife & Minnesota Life - Bradley insuranc	\$1,470.00
BCBS Health insurance	\$4,451.76
DTE Energy-Elec (Auto-CFCU)	\$2,678.19
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$636.30
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$2,565.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auto-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad and Lif	\$75.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
JP Morgan - Denali	\$2,941.17

BRADLEY LOTT FIRST QUARTER 2015

US Bank - Escalade	\$3,803.43
Ford Credit - F-150	\$1,589.67
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,091.19
Verizon Wireless Cell (Auto CFCU)	\$2,661.45
Premier Self Storage	\$552.00
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Charitable Donation	\$2,091.00
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service and Landscaping	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$2,900.00
Misc - Medical Expenses	\$478.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$65,283.45

OTHER EXPENSES	Amount Due
American Express	\$7,000.00
Cash taken Out - Various Reasons	\$30,705.00
Designer Drains/Bathroom Expenses/HHG	\$6,719.23
Trips, Related Expenses and Gifts	\$13,724.94
USAA Credit Card	\$12,798.47
TOTAL ADDITIONAL BILLS	\$70,947.64
GRAND TOTAL FIRST QUARTER 2015 EXPENSES	\$146,479.39
TOTAL INCOME/LOSS	\$25,473.52

BRADLEY LOTT SECOND QUARTER 2015

GROSS INCOME

April - June 2015

\$154,349.47

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,612.68
Cons Energy-Elec (Auto-CFCU)	\$2,014.59
AAA Storage	\$300.00
Charter Cable (Cable/Intnt/Phone)	\$500.97
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$10,248.30

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$4,612.68
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife & Minnesota Life - Bradley insura	\$1,470.00
BCBS Health Insurance	\$4,451.76
DTE Energy-Elec (Auto-CFCU)	\$2,678.19
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$636.30
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auo-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$353.64
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad and Lif	\$1,075.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
JP Morgan - Denali	\$2,941.17

BRADLEY LOTT SECOND QUARTER 2015

US Bank - Escalade	\$3,803.43
Ford Credit - F-150	\$1,589.67
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,091.19
Verizon Wireless Cell (Auto CFCU) + Phones	\$3,829.32
Premier Self Storage	\$552.00
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Charitable Donation	\$2,091.00
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service and Landscaping	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$2,592.29
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$66,374.25

OTHER EXPENSES	Amount Due
American Express	\$7,000.00
Cash taken Out - Various Reasons	\$61,969.89
Household Goods	\$7,387.21
Purdue	\$239.68
Trips & Related Expenses	\$11,500.00
USAA Credit Card	\$9,154.39
TOTAL ADDITIONAL BILLS	\$97,251.17
GRAND TOTAL SECOND QUARTER 2015 EXPENSES	\$173,873.72
TOTAL INCOME/LOSS	\$57,098.30

BRADLEY LOTT THIRD QUARTER 2015

GROSS INCOME

July - September 2015

\$75,803.93

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,612.68
Cons Energy-Elec (Auto-CFCU)	\$2,014.59
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$500.97
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$10,248.30

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$4,612.68
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
BCBS Health & Vision Insurances	\$4,680.50
DTE Energy-Elec (Auto-CFCU)	\$2,678.19
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$636.30
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes	\$1,755.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auto-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad and Lif	\$25.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
JP Morgan - Denali	\$2,941.17

BRADLEY LOTT THIRD QUARTER 2015

US Bank - Escalade	\$3,803.43
Ford Credit - F-150	\$1,589.67
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,091.19
Verizon Wireless Cell (Auto CFCU)	\$2,661.45
Premier Self Storage	\$552.00
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Charitable Donation	\$2,091.00
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service and Landscaping	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$1,905.00
MISC Clothing/Gifts/Etc for everyone	\$2,615.71
Misc - Medical Expenses	\$723.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$65,347.90

OTHER EXPENSES	Amount Due
American Express	\$500.00
Cash taken Out - Various Reasons	\$15,636.01
Household Goods/Sporting Goods/Clothing	\$4,400.00
Purdue & Brother Rice Tuition & Supplies	\$18,713.17
Young Chevrolet - Cadillac	\$1,489.91
GM Financial - SRX	\$848.55
Credit Card payoff	\$20,150.00
Trips & Related Expenses	\$13,657.15
USAA Credit Card	\$21,257.00
TOTAL ADDITIONAL BILLS	\$96,651.79
GRAND TOTAL THIRD QUARTER 2015 EXPENSES	\$172,247.99
TOTAL INCOME/LOSS	-\$20,847.86

BRADLEY LOTT FOURTH QUARTER 2015

GROSS INCOME

October - December 2015

\$128,408.14

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,612.68
Cons Energy-Elec (Auto-CFCU)	\$2,014.59
AAA Storage	\$300.00
Charter Cable (Cable/Intmt/Phone)	\$500.97
Rivers Edge Marina	\$300.00
DeLisle Landscaping (sprinklers)	\$180.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$102.06
Emmy Spackey - cleaning	\$420.00
MADS (Put in docks, etc)	\$300.00
Tom Bailey (handyman - any issues)	\$150.00
Cloverleaf (weed/feed) - Full Summer	\$405.00
Stuart (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P	\$90.00
Progressive (DONZI Insurance)	\$120.00
Misc Fees	\$150.00
TOTAL Expense	\$10,248.30

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$4,612.68
Prescription (Prilosec-Vitamins-LifeTime)	\$544.35
MetLife - Bradley insurance	\$525.00
BCBS Health & Vision Insurances	\$4,794.87
DTE Energy-Elec (Auto-CFCU)	\$2,678.19
Dish Network (Cable TV) (Auto-CFCU)	\$466.05
Primerica-Cherie Life Ins (Auto CFCU)	\$636.30
Comcast - Internet/Phone (Auto-CFCU)	\$348.45
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes & Associ	\$2,555.00
Mira - Wkly Housekeeping @ \$180 (4 weeks)	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auto-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
VZW - Internet for Ipad	\$150.00
AT&T Data - Internet for another Ipad and Lif	\$25.00
Consumers Energy-Gas (Auto CFCU)	\$590.16
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
JP Morgan - Denali	\$2,941.17

BRADLEY LOTT FOURTH QUARTER 2015

US Bank - Escalade	\$3,803.43
Ford Credit - F-150	\$1,589.67
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$4,091.19
Verizon Wireless Cell (Auto CFCU)	\$2,661.45
Premier Self Storage	\$552.00
AOL Mnthly Srvc (Auto CFCU)	\$74.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46
USAA Life Insurance-CML (Auto CFCU)	\$133.86
Charitable Donation	\$2,091.00
Republic (J,A,J,O) (Auto-CFCU)	\$120.00
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$900.00
Dynamic Lawn Service and Landscaping	\$570.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$225.00
MISC Clothing/Gifts/Etc for everyone	\$4,700.00
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$6,000.00
Restaurant/Entertaining/Family Meals	\$3,000.00
Pet Needs/Vet/Food/Medicine	\$450.00
Walgreens/Hardware	\$1,500.00
Gas	\$3,000.00
Total Expense	\$66,243.56

OTHER EXPENSES	Amount Due
Lifelock	\$1,000.00
Cash taken Out - Various Reasons	\$63,820.00
Household Goods/Clothing/Supplies	\$14,950.00
Tuition & School related expenses	\$5,854.87
Young Chevrolet - Cadillac	\$792.54
Business Expenses/Christmas Cards	\$1,000.00
CFCU Credit Card	\$19,503.73
Trips & Related Expenses	\$3,500.00
USAA Credit Card	\$17,239.91

TOTAL ADDITIONAL BILLS	\$127,661.05
GRAND TOTAL FOURTH QUARTER 2015 EXPENSES	\$204,152.91
TOTAL INCOME/LOSS	\$747.09

BRADLEY LOTT FIRST QUARTER 2016

GROSS INCOME

January - March 2016

\$165,488.08

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$4,908.75
Cons Energy-Elec (Auto-CFCU)	\$588.47
AAA Storage	\$300.00
Charter Cable (Cable/Intrnt/Phone)	\$336.39
Rivers Edge Marina	\$300.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$303.00
City of Harrison (water/sewer)	\$103.30
MADS (Put in docks, etc)	\$300.00
Cloverleaf (weed/feed) - Full Summer	\$195.00
Freedom Landscaping (mow lawn/maintain)	\$300.00
DeLisle Landscaping (Start and Maintain P)	\$90.00
Progressive (DONZI Insurance)	\$120.00
TOTAL Expense	\$7,844.91

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$3,105.00
Prescription (Prilosec-Vitamins-Misc.)	\$300.00
MetLife & Minnesota Life - Bradley insuranc	\$1,779.00
BCBS Health & Vision Insurances	\$5,313.60
DTE Energy-Elec (Auto-CFCU)	\$2,541.00
Dish Network (Cable TV) (Auto-CFCU)	\$569.97
Primerica-Cherie Life Ins (Auto CFCU)	\$666.78
Comcast - Internet/Phone (Auto-CFCU)	\$389.03
World Vision - Horge (Auto CFCU)	\$105.00
Oakland County - Save for Taxes & Associ	\$6,360.13
Nina - Wkly Housekeeping @ \$200	\$2,400.00
Babysitters (General)	\$1,200.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$311.73
Hillary (bi-weekly haircuts for 4 boys)	\$360.00
OnStar-All Vehicles (Auto-CFCU)	\$86.70
CASH to Bradley for cash on hand	\$3,000.00
Sirius - All Vehicles (Auto-CFCU)	\$135.00
Consumers Energy-Gas (Auto CFCU)	\$897.13
Rose Ext (Auto CFCU Jan/May/Sept)	\$303.00
GM Financial- Denali	\$3,524.94
GM Financial- SRX	\$2,545.65
USAA 3 Auto/1 Home/VPP (Auto CFCU)	\$5,336.41
Verizon Wireless Cell (Auto CFCU)	\$2,509.27
Premier Self Storage	\$552.00
AOL Mnthly Srvc (Auto CFCU)	\$92.85
USAA Life Insurance-BTL (Auto CFCU)	\$482.46

BRADLEY LOTT FIRST QUARTER 2016

USAA Life Insurance-CML (Auto CFCU)	\$133.86
Charitable Donation	\$750.00
Republic (J,A,J,O) (Auto-CFCU)	\$159.62
Rochester Chiropractic (as needed whole family)	\$300.00
Colony Cleaners (Auto-CFCU)	\$431.84
Brother Rice Tuition	\$2,053.00
St. John's Lutheran Tuition	\$2,734.38
Crown Landscaping (mow lawn)	\$420.00
Contender's (weed/feed) (Auto-CFCU)	\$180.00
Am Lawn Sprinkler (open/close/repair)	\$723.00
MISC Clothing/Gifts/Etc for everyone	\$600.00
Misc - Medical Expenses	\$300.00
Haircut and color for Cherie - quarterly	\$150.00
Toys/Games/Netflix/Xbox for kids	\$600.00
Groceries	\$3,750.00
Restaurant/Entertaining/Family Meals	\$2,250.00
Pet Needs/Vet/Food/Medicine	\$150.00
Walgreens/Hardware	\$600.00
Gas	\$2,400.00
Total Expense	\$63,552.35

OTHER EXPENSES	Amount Due
American Express	\$500.00
Cash taken Out - Various Reasons	\$33,950.00
Household Goods/Clothing/Supplies	\$3,460.00
Tuition, School & Sport expenses	\$24,965.00
Federal Tax Payment	\$21,365.39
Business Expenses/Entertainment	\$2,500.00
CFCU Credit Card	\$1,400.00
Trips & Related Expenses	\$11,585.59
USAA Credit Card	\$13,575.04
TOTAL ADDITIONAL BILLS	\$113,301.02
GRAND TOTAL FIRST QUARTER 2016 EXPENSES	\$184,698.28
TOTAL INCOME/LOSS	\$52,187.06

BRADLEY LOTT (PARTIAL) SECOND QUARTER 2016

GROSS INCOME

April - May 2016

\$107,351.11

LOTT FAMILY MONTHLY BILLS

REAL PROPERTY AT HILLCREST	
Roundpoint (M/E/I) - (Auto-CFCU)	\$3,272.50
Cons Energy-Elec (Auto-CFCU)	\$92.12
AAA Storage	\$200.00
Charter Cable (Cable/Intrnt/Phone)	\$71.40
Rivers Edge Marina	\$200.00
Rose Ext (Auto-CFCU in Apr/Aug/Dec)	\$202.00
City of Harrison (water/sewer)	\$69.28
MADS (Put in docks, etc)	\$200.00
Cloverleaf (weed/feed) - Full Summer	\$130.00
Freedom Landscaping (mow lawn/maintain)	\$200.00
DeLisle Landscaping (Start and Maintain P	\$60.00
TOTAL Expense	\$4,697.30

RESIDENCE/FAMILY BILLS	Amount Due
CFCU - HELOC Cider Hill (Auto-CFCU)	\$2,070.00
Prescription (Pilosec-Vitamins-Misc.)	\$200.00
MetLife & Minnesota Life - Bradley insuranc	\$1,186.00
BCBS Health & Vision Insurances	\$2,536.32
DTE Energy-Elec (Auto-CFCU)	\$1,710.00
Dish Network (Cable TV) (Auto-CFCU)	\$387.98
Primerica-Cherie Life Ins (Auto CFCU)	\$444.52
Comcast - Internet/Phone (Auto-CFCU)	\$262.78
World Vision - Horge (Auto CFCU)	\$70.00
Oakland County - Save for Taxes & Associ	\$0.00
Nina - Wkly Housekeeping @ \$200	\$1,600.00
Babysitters (General)	\$800.00
Oak Co Drain Water Resources (M,J,S,D) (Aut	\$207.82
Hillary (bi-weekly haircuts for 4 boys)	\$240.00
OnStar-All Vehicles (Auto-CFCU)	\$57.80
CASH to Bradley for cash on hand	\$2,000.00
Sirius - All Vehicles (Auto-CFCU)	\$90.00
Consumers Energy-Gas (Auto CFCU)	\$1,007.38
Rose Ext (Auto CFCU Jan/May/Sept)	\$202.00
GM Financial- Denali	\$2,349.96
GM Financial- SRX	\$1,697.10
USAA 3 Auto/1 Home/VPP/boat (Auto CFCU)	\$3,862.72
Verizon Wireless Cell (Auto CFCU)	\$1,633.12
Premier Self Storage	\$368.00
AOL Mnthly Srvc (Auto CFCU)	\$61.98
USAA Life Insurance-BTL (Auto CFCU)	\$321.64
USAA Life Insurance-CML (Auto CFCU)	\$89.24

BRADLEY LOTT (PARTIAL) SECOND QUARTER 2016

Charitable Donation	\$500.00
Republic (J,A,J,O) (Auto-CFCU)	\$159.62
Rochester Chiropractic (as needed whole family)	\$200.00
Colony Cleaners (Auto-CFCU)	\$331.84
Brother Rice Tuition	\$1,980.50
St. John's Lutheran Tuition	\$1,822.92
Crown Landscaping & Pool Maintenance	\$618.34
Contender's (weed/feed) (Auto-CFCU)	\$120.00
Am Lawn Sprinkler (open/close/repair)	\$816.95
MISC Clothing/Gifts/Etc for everyone	\$2,400.00
Misc - Medical Expenses	\$200.00
Haircut and color for Cherie - quarterly	\$100.00
Toys/Games/Netflix/Xbox for kids	\$400.00
Groceries	\$2,500.00
Restaurant/Entertaining/Family Meals	\$1,500.00
Pet Needs/Vet/Food/Medicine	\$100.00
Walgreens/Hardware	\$400.00
Gas	\$1,600.00
Total Expense	\$41,206.53

OTHER EXPENSES	Amount Due
Bankruptcy Attorney Fees	\$28,851.00
Cash taken Out - Various Reasons	\$27,883.02
Basement Repairs	\$10,000.00
School & Sport expenses	\$1,629.40
CFCU Credit Card	\$23,342.64
Trips & Misc. Expenses	\$1,600.00
USAA Credit Card	\$2,800.00
TOTAL ADDITIONAL BILLS	\$96,106.06
GRAND TOTAL (PARTIAL) SECOND QUARTER 2016 EXPENSES	\$142,009.89
TOTAL INCOME/LOSS	\$11,245.05

EXHIBIT D

BRADLEY LOTT SECOND QUARTER 2016
 Post-Petition

GROSS INCOME

May 27, 2016 - June 30, 2016

\$24,783.43

LOTT FAMILY MONTHLY BILLS

Roundpoint-Mortgage for Cottage	\$1,636.25
CFCU - Mortgage for Residence and assoc	\$1,267.27
Storage	\$184.00
Utilities	\$2,192.63
Groceries	\$1,219.88
GM Financial- Denali	\$822.05
GM Financial- SRX	\$1,173.87
Gas and Oil	\$486.62
Maintenacne for Vehicles	\$39.00
Medical Expense	\$122.15
Clothing	\$295.80
Health Insurance	\$1,801.91
Life Insurance	\$233.33
Auto Insurance	\$462.31
Other Insurance	\$1,321.18
Restaurants	\$687.81
Laundry and Cleaning	\$516.08
Newspaper and Recreation	\$133.90
Child Care	\$1,286.59
Other Expenses	\$2,133.73
Tution for Dependants	\$3,015.87

TOTAL Expense \$21,032.23

TOTAL INCOME/LOSS \$3,751.20

BRADLEY LOTT THIRD QUARTER 2016
Post-Petition

GROSS INCOME

July 1, 2016 - September 30, 2016

\$86,114.50

LOTT FAMILY MONTHLY BILLS

Roundpoint-Mortgage for Cottage	\$4,908.75
CFCU - Mortgage for Residence and assoc	\$3,951.81
Storage	\$582.00
Utilities	\$7,581.87
Groceries	\$4,703.22
GM Financial- Denali	\$2,400.00
GM Financial- SRX	\$2,640.00
Gas and Oil	\$1,414.62
Maintenacne for Vehicles	\$413.10
Medical Expense	\$2,514.01
Clothing	\$2,890.07
Health Insurance	\$5,405.73
Life Insurance	\$1,512.32
Auto Insurance	\$1,531.83
Other Insurance	\$4,145.21
Restaurants	\$3,547.64
Laundry and Cleaning	\$1,918.51
Newspaper and Recreation	\$107.11
Child Care	\$7,683.25
Other Expenses	\$5,500.82
Exterminator	\$108.00
Charitable Donation	\$35.00
FINRA	\$975.00
FedEx	\$186.68
TOTAL Expense	\$66,656.55
TOTAL INCOME/LOSS	\$19,457.95

EXHIBIT E

	<u>2017</u>		<u>First Quarter 2017</u>	<u>Second Quarter 2017</u>	<u>Third Quarter 2017</u>	<u>Fourth Quarter 2017</u>	<u>Total Annual</u>
Income							
Wages	\$	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$640,000.00
Total Monthly Income	\$	160,000.00	160,000.00	160,000.00	160,000.00	160,000.00	640,000.00
Expenditures							
Class /House Payments	\$	(3,201.81)	(3,201.81)	(3,201.81)	(3,201.81)	(3,201.81)	(12,807.24)
Food	\$	(3,900.00)	(3,900.00)	(3,900.00)	(3,900.00)	(3,900.00)	(15,600.00)
Utilities	\$	(6,211.95)	(6,211.95)	(6,211.95)	(6,211.95)	(6,211.95)	(24,847.80)
Automobile Expense	\$	(8,520.15)	(8,520.15)	(8,520.15)	(8,520.15)	(8,520.15)	(34,080.60)
Medical/Dental Expense	\$	(6,248.07)	(6,248.07)	(6,248.07)	(6,248.07)	(6,248.07)	(24,992.28)
Clothing/Laundry/Cleaning	\$	(2,514.39)	(2,514.39)	(2,514.39)	(2,514.39)	(2,514.39)	(10,057.56)
Life Insurance	\$	(2,833.68)	(2,833.68)	(2,833.68)	(2,833.68)	(2,833.68)	(11,334.72)
Property Insurance, Taxes and Association dues	\$	(5,313.57)	(5,313.57)	(5,313.57)	(5,313.57)	(5,313.57)	(21,254.28)
Charitable Contributions	\$	(855.00)	(855.00)	(855.00)	(855.00)	(855.00)	(3,420.00)
Automobile Insurance	\$	(1,257.39)	(1,257.39)	(1,257.39)	(1,257.39)	(1,257.39)	(5,029.56)
Class II	\$	(4,422.00)	(4,422.00)	(4,422.00)	(4,422.00)	(4,422.00)	(17,688.00)
Hilcrest Expenses	\$	(859.77)	(859.77)	(859.77)	(859.77)	(859.77)	(3,439.08)
Education Costs for Dependents	\$	(8,100.00)	(8,100.00)	(8,100.00)	(8,100.00)	(8,100.00)	(32,400.00)
Misc. Expenses/Non-Filing Spouse's Bills Recreation	\$	(1,982.00)	(1,982.00)	(1,982.00)	(1,982.00)	(1,982.00)	(7,928.00)
Personal Care & Hygiene	\$	(720.00)	(720.00)	(720.00)	(720.00)	(720.00)	(2,880.00)
Ongoing IRS Payments*	\$	(36,000.00)	(36,000.00)	(36,000.00)	(36,000.00)	(36,000.00)	(144,000.00)
Professionals	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Payment Pursuant to Article II, Group II	\$	(11,410.00)	(11,410.00)	(11,410.00)	(11,410.00)	(11,410.00)	(45,640.00)
Payment to Article III, Class III	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Total Quarterly Expenditures:	\$	(114,349.78)	(114,349.78)	(114,349.78)	(114,349.78)	(114,349.78)	(457,399.12)
Net Income	\$	45,650.22	45,650.22	45,650.22	45,650.22	45,650.22	182,600.88

* This expenditure includes Debtor's estimated income taxes.

	<u>2018</u>	<u>First Quarter 2018</u>	<u>Second Quarter 2018</u>	<u>Third Quarter 2018</u>	<u>Fourth Quarter 2018</u>	<u>Total Annual</u>
Income						
Wages	\$	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$640,000.00
Total Monthly Income	\$	160,000.00	160,000.00	160,000.00	160,000.00	640,000.00
Expenditures						
Class /House Payments	\$	(3,201.81)	(3,201.81)	(3,201.81)	(3,201.81)	(12,807.24)
Food	\$	(3,900.00)	(3,900.00)	(3,900.00)	(3,900.00)	(15,600.00)
Utilities	\$	(6,211.95)	(6,211.95)	(6,211.95)	(6,211.95)	(24,847.80)
Automobile Expense	\$	(8,520.15)	(8,520.15)	(8,520.15)	(8,520.15)	(34,080.60)
Medical/Dental Expense	\$	(6,248.07)	(6,248.07)	(6,248.07)	(6,248.07)	(24,992.28)
Clothing/Laundry/Cleaning	\$	(2,514.39)	(2,514.39)	(2,514.39)	(2,514.39)	(10,057.56)
Life Insurance	\$	(2,833.68)	(2,833.68)	(2,833.68)	(2,833.68)	(11,334.72)
Property Insurance, Taxes and Association dues	\$	(5,313.57)	(5,313.57)	(5,313.57)	(5,313.57)	(21,254.28)
Charitable Contributions	\$	(855.00)	(855.00)	(855.00)	(855.00)	(3,420.00)
Automobile Insurance	\$	(1,257.39)	(1,257.39)	(1,257.39)	(1,257.39)	(5,029.56)
Class II	\$	(4,422.00)	(4,422.00)	(4,422.00)	(4,422.00)	(17,688.00)
Hilcrest Expenses	\$	(859.77)	(859.77)	(859.77)	(859.77)	(3,439.08)
Education Costs for Dependents	\$	(8,100.00)	(8,100.00)	(8,100.00)	(8,100.00)	(32,400.00)
Misc. Expenses/Non-Filing Spouse's Bills Recreation	\$	(1,982.00)	(1,982.00)	(1,982.00)	(1,982.00)	(7,928.00)
Personal Care & Hygiene	\$	(720.00)	(720.00)	(720.00)	(720.00)	(2,880.00)
Ongoing IRS Payments*	\$	(36,000.00)	(36,000.00)	(36,000.00)	(36,000.00)	(144,000.00)
Professionals	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Payment Pursuant to Article II, Group II	\$	(11,410.00)	(11,410.00)	(11,410.00)	(11,410.00)	(45,640.00)
Payment to Article III, Class III	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Total Quarterly Expenditures:	\$	(114,349.78)	(114,349.78)	(114,349.78)	(114,349.78)	(457,399.12)
Net Income	\$	45,650.22	45,650.22	45,650.22	45,650.22	182,600.88

* This expenditure includes Debtor's estimated income taxes.

	2019	First Quarter 2019	Second Quarter 2019	Third Quarter 2019	Fourth Quarter 2019	Total Annual
Income						
Wages	\$	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$640,000.00
Total Monthly Income	\$	160,000.00	160,000.00	160,000.00	160,000.00	640,000.00
Expenditures						
Class //House Payments	\$	(3,201.81)	(3,201.81)	(3,201.81)	(3,201.81)	(12,807.24)
Food	\$	(3,900.00)	(3,900.00)	(3,900.00)	(3,900.00)	(15,600.00)
Utilities	\$	(6,211.95)	(6,211.95)	(6,211.95)	(6,211.95)	(24,847.80)
Automobile Expense	\$	(8,520.15)	(8,520.15)	(8,520.15)	(8,520.15)	(34,080.60)
Medical/Dental Expense	\$	(6,248.07)	(6,248.07)	(6,248.07)	(6,248.07)	(24,992.28)
Clothing/Laundry/Cleaning	\$	(2,514.39)	(2,514.39)	(2,514.39)	(2,514.39)	(10,057.56)
Life Insurance	\$	(2,833.68)	(2,833.68)	(2,833.68)	(2,833.68)	(11,334.72)
Property Insurance, Taxes and Association dues	\$	(5,313.57)	(5,313.57)	(5,313.57)	(5,313.57)	(21,254.28)
Charitable Contributions	\$	(855.00)	(855.00)	(855.00)	(855.00)	(3,420.00)
Automobile Insurance	\$	(1,257.39)	(1,257.39)	(1,257.39)	(1,257.39)	(5,029.56)
Class II	\$	(4,422.00)	(4,422.00)	(4,422.00)	(4,422.00)	(17,688.00)
Hilcrest Expenses	\$	(859.77)	(859.77)	(859.77)	(859.77)	(3,439.08)
Education Costs for Dependents	\$	(8,100.00)	(8,100.00)	(8,100.00)	(8,100.00)	(32,400.00)
Misc. Expenses/Non-Filing Spouse's Bills Recreation	\$	(1,982.00)	(1,982.00)	(1,982.00)	(1,982.00)	(7,928.00)
Personal Care & Hygiene	\$	(720.00)	(720.00)	(720.00)	(720.00)	(2,880.00)
Ongoing IRS Payments*	\$	(36,000.00)	(36,000.00)	(36,000.00)	(36,000.00)	(144,000.00)
Professionals	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Payment Pursuant to Article II, Group II	\$	(11,410.00)	(11,410.00)	(11,410.00)	(11,410.00)	(45,640.00)
Payment to Article III, Class III	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Total Quarterly Expenditures:	\$	(114,349.78)	(114,349.78)	(114,349.78)	(114,349.78)	(457,399.12)
Net Income	\$	45,650.22	45,650.22	45,650.22	45,650.22	182,600.88

* This expenditure includes Debtor's estimated income taxes.

	2020	First Quarter 2020	Second Quarter 2020	Third Quarter 2020	Fourth Quarter 2020	Total Annual
Income						
Wages	\$	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$640,000.00
Total Monthly Income	\$	160,000.00	160,000.00	160,000.00	160,000.00	640,000.00
Expenditures						
Class /House Payments	\$	(3,201.81)	(3,201.81)	(3,201.81)	(3,201.81)	(12,807.24)
Food	\$	(3,900.00)	(3,900.00)	(3,900.00)	(3,900.00)	(15,600.00)
Utilities	\$	(6,211.95)	(6,211.95)	(6,211.95)	(6,211.95)	(24,847.80)
Automobile Expense	\$	(8,520.15)	(8,520.15)	(8,520.15)	(8,520.15)	(34,080.60)
Medical/Dental Expense	\$	(6,248.07)	(6,248.07)	(6,248.07)	(6,248.07)	(24,992.28)
Clothing/Laundry/Cleaning	\$	(2,514.39)	(2,514.39)	(2,514.39)	(2,514.39)	(10,057.56)
Life Insurance	\$	(2,833.68)	(2,833.68)	(2,833.68)	(2,833.68)	(11,334.72)
Property Insurance, Taxes and Association dues	\$	(5,313.57)	(5,313.57)	(5,313.57)	(5,313.57)	(21,254.28)
Charitable Contributions	\$	(855.00)	(855.00)	(855.00)	(855.00)	(3,420.00)
Automobile Insurance	\$	(1,257.39)	(1,257.39)	(1,257.39)	(1,257.39)	(5,029.56)
Class II	\$	(4,422.00)	(4,422.00)	(4,422.00)	(4,422.00)	(17,688.00)
Hilcrest Expenses	\$	(859.77)	(859.77)	(859.77)	(859.77)	(3,439.08)
Education Costs for Dependents	\$	(8,100.00)	(8,100.00)	(8,100.00)	(8,100.00)	(32,400.00)
Misc. Expenses/Non-Filing Spouse's Bills Recreation	\$	(1,982.00)	(1,982.00)	(1,982.00)	(1,982.00)	(7,928.00)
Personal Care & Hygiene	\$	(720.00)	(720.00)	(720.00)	(720.00)	(2,880.00)
Ongoing IRS Payments*	\$	(36,000.00)	(36,000.00)	(36,000.00)	(36,000.00)	(144,000.00)
Professionals	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Payment Pursuant to Article II, Group II	\$	(11,410.00)	(11,410.00)	(11,410.00)	(11,410.00)	(45,640.00)
Payment to Article III, Class III	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Total Quarterly Expenditures:	\$	(114,349.78)	(114,349.78)	(114,349.78)	(114,349.78)	(457,399.12)
Net Income	\$	45,650.22	45,650.22	45,650.22	45,650.22	182,600.88

* This expenditure includes Debtor's estimated income taxes.

	2021	First Quarter 2021	Second Quarter 2021	Third Quarter 2021	Fourth Quarter 2021	Total Annual
Income						
Wages	\$	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$640,000.00
Total Monthly Income	\$	160,000.00	160,000.00	160,000.00	160,000.00	640,000.00
Expenditures						
Class /House Payments	\$	(3,201.81)	(3,201.81)	(3,201.81)	(3,201.81)	(12,807.24)
Food	\$	(3,900.00)	(3,900.00)	(3,900.00)	(3,900.00)	(15,600.00)
Utilities	\$	(6,211.95)	(6,211.95)	(6,211.95)	(6,211.95)	(24,847.80)
Automobile Expense	\$	(8,520.15)	(8,520.15)	(8,520.15)	(8,520.15)	(34,080.60)
Medical/Dental Expense	\$	(6,248.07)	(6,248.07)	(6,248.07)	(6,248.07)	(24,992.28)
Clothing/Laundry/Cleaning	\$	(2,514.39)	(2,514.39)	(2,514.39)	(2,514.39)	(10,057.56)
Life Insurance	\$	(2,833.68)	(2,833.68)	(2,833.68)	(2,833.68)	(11,334.72)
Property Insurance, Taxes and Association dues	\$	(5,313.57)	(5,313.57)	(5,313.57)	(5,313.57)	(21,254.28)
Charitable Contributions	\$	(855.00)	(855.00)	(855.00)	(855.00)	(3,420.00)
Automobile Insurance	\$	(1,257.39)	(1,257.39)	(1,257.39)	(1,257.39)	(5,029.56)
Class II	\$	(4,422.00)	(4,422.00)	(4,422.00)	(4,422.00)	(17,688.00)
Hillcrest Expenses	\$	(859.77)	(859.77)	(859.77)	(859.77)	(3,439.08)
Education Costs for Dependents	\$	(8,100.00)	(8,100.00)	(8,100.00)	(8,100.00)	(32,400.00)
Misc. Expenses/Non-Filing Spouse's Bills Recreation	\$	(1,982.00)	(1,982.00)	(1,982.00)	(1,982.00)	(7,928.00)
Personal Care & Hygiene	\$	(720.00)	(720.00)	(720.00)	(720.00)	(2,880.00)
Ongoing IRS Payments*	\$	(36,000.00)	(36,000.00)	(36,000.00)	(36,000.00)	(144,000.00)
Professionals	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Payment Pursuant to Article II, Group II	\$	(11,410.00)	(11,410.00)	(11,410.00)	(11,410.00)	(45,640.00)
Payment to Article III, Class III	\$	(5,000.00)	(5,000.00)	(5,000.00)	(5,000.00)	(20,000.00)
Total Quarterly Expenditures:	\$	(114,349.78)	(114,349.78)	(114,349.78)	(114,349.78)	(457,399.12)
Net Income	\$	45,650.22	45,650.22	45,650.22	45,650.22	182,600.88

* This expenditure includes Debtor's estimated income taxes.