

**United States Bankruptcy Court  
Western District of Missouri**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Dean, Terry Eugene</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Dean, Eva Maria</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>EMD General Construction, Inc.; Tremont Development Corp., Inc.; Dean Properties, Inc.; Cherokee Hills, Inc.; real estate builder/developer/realtor</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>EMD General Construction, Inc. Tremont Development Corp., Inc.; Dean Properties, Inc.; Cherokee Hills, Inc.; real estate builder/developer/realtor</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>5813</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>3682</b>
Street Address of Debtor (No. & Street, City, and State): <b>886 E. Doubletree Lane Springfield, MO</b>	Street Address of Joint Debtor (No. & Street, City, and State): <b>886 E. Doubletree Lane Springfield, MO</b>
ZIP CODE <b>65810</b>	ZIP CODE <b>65810</b>
County of Residence or of the Principal Place of Business: <b>Greene</b>	County of Residence or of the Principal Place of Business: <b>Greene</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE

Location of Principal Assets of Business Debtor (if different from street address above):  
**886 E. Doubletree Lane, Springfield, Greene County, MO**

ZIP CODE **65810**

<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> <b>Check all applicable boxes</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	<b>THIS SPACE IS FOR COURT USE ONLY</b>
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000	
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<b>Voluntary Petition</b> (This page must be completed and filed in every case)			Document			Page 2 of 23		
			Name of Debtor(s):			<b>Terry E. Dean, Eva Maria Dean</b>		

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:
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Location Where Filed:	Case Number:	Date Filed:
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**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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<p align="center"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p align="center"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p><b>X Not Applicable</b></p> <p>Signature of Attorney for Debtor(s) _____ Date _____</p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**  
(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	<b>Document</b> Page 3 of 23 Name of Debtor(s): <b>Terry E. Dean, Eva Maria Dean</b>
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**Signatures**

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

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

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

**/s/ Terry E. Dean**  
 \_\_\_\_\_  
 Signature of Debtor **Terry E. Dean**

**/s/ Eva Maria Dean**  
 \_\_\_\_\_  
 Signature of Joint Debtor **Eva Maria Dean**

\_\_\_\_\_  
 Telephone Number (If not represented by attorney)

**7/1/2009**  
 \_\_\_\_\_  
 Date

**Signature of a Foreign Representative**

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

(Check only **one** box.)

I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**Not Applicable**  
 \_\_\_\_\_  
 (Signature of Foreign Representative)

\_\_\_\_\_  
 (Printed Name of Foreign Representative)

\_\_\_\_\_  
 Date

**Signature of Attorney**

**/s/ David E. Schroeder**  
 \_\_\_\_\_  
 Signature of Attorney for Debtor(s)

**David E. Schroeder Bar No. 32724**  
 \_\_\_\_\_  
 Printed Name of Attorney for Debtor(s) / Bar No.

**David Schroeder Law Offices, P.C.**  
 \_\_\_\_\_  
 Firm Name

**1524 East Primrose, Suite A Springfield, MO 65804**  
 \_\_\_\_\_  
 Address

**(417) 890-1000 (417) 886-8563**  
 \_\_\_\_\_  
 Telephone Number

**7/1/2009**  
 \_\_\_\_\_  
 Date

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

**Signature of Non-Attorney Petition Preparer**

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

**Not Applicable**  
 \_\_\_\_\_  
 Printed Name and title, if any, of Bankruptcy Petition Preparer

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

\_\_\_\_\_  
 Address

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

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

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

**Not Applicable**  
 \_\_\_\_\_  
 Signature of Authorized Individual

\_\_\_\_\_  
 Printed Name of Authorized Individual

\_\_\_\_\_  
 Title of Authorized Individual

\_\_\_\_\_  
 Date

**Not Applicable**  
 \_\_\_\_\_  
 Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

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

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

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

**UNITED STATES BANKRUPTCY COURT**  
**Western District of Missouri**

In re Terry E. Dean Eva Maria Dean  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

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

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

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

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

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

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

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

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

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

**B 1D (Official Form 1, Exh. D) (12/08) – Cont.**

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Terry E. Dean

Terry E. Dean

Date: 7/1/2009

UNITED STATES BANKRUPTCY COURT  
Western District of Missouri

In re Terry E. Dean Eva Maria Dean  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

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

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

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

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Eva Maria Dean

**Eva Maria Dean**

Date: 7/1/2009

B 203  
(12/94)

UNITED STATES BANKRUPTCY COURT  
Western District of Missouri

In re: Terry E. Dean Eva Maria Dean  
Debtors

Case No. \_\_\_\_\_  
Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>5,000.00</u>
Prior to the filing of this statement I have received	\$	<u>5,000.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

- Debtor
- Other (specify)

3. The source of compensation to be paid to me is:

- Debtor
- Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

**A. For attorney's services Debtor shall be charged at attorney's standard hourly rate and Debtor has paid a retainer in the amount of \$5000.00.**

**b. See Attachment 1 for complete Attorney Employment Agreement.**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 7/1/2009

/s/ David E. Schroeder  
David E. Schroeder, Bar No. 32724

David Schroeder Law Offices, P.C.  
Attorney for Debtor(s)



**ATTORNEY EMPLOYMENT AGREEMENT**  
**(CHAPTER 11 BANKRUPTCY PROCEEDING)**

WHEREAS, the undersigned party, hereinafter designated as "Client" is desirous of retaining DAVID SCHROEDER LAW OFFICES, P.C., and the undersigned attorney to represent it with respect to its current legal financial situation and the law firm and attorney is desirous of representing Client, and

WHEREAS, The rules of professional conduct suggests that attorneys have written agreements with clients regarding matters being handled and fees, and

THEREFORE, it is mutually agreed to as follows:

A. The attorney hereby agrees to represent Client with respect to the analysis of Client's financial situation and render advice and assistance to the Client in determining whether to file a Petition under Title 11 of the United States Code. Additional services to be rendered include the preparation and filing of the Petition, Schedules, and Statement of Affairs and other documents required by the Court, together with representation of the Client at the Debtor Interview and Meeting of Creditors. For compensation and for attorney's services, time and attorney fees limited to the service or services described, Client agrees to pay the attorney a prepaid advance payment retainer or fee of \$5,000.00. The prepaid charge paid may, in the law firm's sole discretion, be retained in the law firm trust account or applied against charges for the afore-described services and is deemed earned upon receipt.

B. All services rendered or to be rendered in the future beyond the services previously described shall be charged at the law firm's standard hourly rate currently ranging from \$150.00 to \$250.00 for attorneys and \$65.00 for legal assistants or paralegals. Hourly charges shall include telephone conferences, voice mail retrieval and response, research, receipt and review of correspondence and pleadings, drafting of pleadings and correspondence, trial preparation, as well as such other matters that may be necessary for disposition of the matter or matters relating to the representation. In addition to hourly charges, Client agrees to pay for all costs, including but not limited to court costs, filing fees, court reporting costs, transcripts, long distance telephone charges, postage and copy charges and any charges that the firm may in its discretion incur as the result of employment of investigators or appraisals.

C. Client agrees to pay all fees due upon request and understands that failure to pay attorney fees may be a basis for the attorney withdrawing from the case. Payment is due upon receipt of statements following Bankruptcy Court approval, if applicable. Unpaid balances shall bear interest at the rate of One and Five-Tenths percent (1.5%) per month for each Thirty (30) day period the balance remains unpaid. In the event legal action is taken to collect any past-due balance, Client agrees to pay costs of collection, including court costs and attorney fees.

D. Client may discharge the attorney at any time, subject to Court approval. The attorney may withdraw with the Client's consent or for good cause, subject to Court approval, which includes any breach by the Client of this representation agreement. When the attorney's services conclude, all unpaid charges are immediately due, and the attorney will deliver to Client any funds or other property of Clients in the attorney's possession.

Executed and terms accepted this 1st day of July, 2009.

/s/ Terry Dean  
Client

/s/ Eva Dean  
Client

APPROVED:

DAVID SCHROEDER LAW OFFICES, P.C.

BY: /s/ David E. Schroeder  
David E. Schroeder  
Attorney for Debtor

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AC Electrical Systems  
636A N Miller  
Springfield MO 65802

Advanced Metal Fabricators Inc  
1050 E Lyon  
Springfield MO 65802

Alan M Laskin  
9381 E Stockton Blvd, Ste. 116  
Elk Grove CA 95624

Allegiant Pathologists  
PO Box 144333  
Orlando FL 32814-4333

American Express  
PO Box 98135  
El Paso TX 79998-1535

American Express  
PO Box 981535  
El Paso TX 79998-1535

American Glass  
2801 N LeCompte  
Springfield MO 65803

Bank of America  
PO Box 15026  
Wilmington DE 19850-5026

Bank of America  
PO Box 15026  
Wilmington DE 19850

Capital One  
PO Box 30285  
Salt Lake City UT 84130

CCB Credit Services  
PO Box 272  
Springfield IL 62705

Chase  
PO Box 15299  
Wilmington DE 19850

Cohen McNeile Pappas  
4601 College Blvd, #200  
Leawood KS 66211

Collector of Revenue  
Greene County  
940 Boonville  
Springfield MO 65802

Collector of Revenue-Ted Nichols  
100 W Church, Rm 101  
Ozark MO 65721

Commerce Bank  
3930 South 147th Street  
Omaha NE 68144

Countrywide Homes  
c/o Kozeny & McCubbin LC  
12400 Olive St., Ste. 555  
Creve Coeur MO 63141

Cox Health Centers  
1423 N Jefferson  
Springfield MO 65802

Cox Health Professional Collections  
210 S Union Aven  
Springfield MO 65802

Cynthia Black-Attorney  
111 N Clay  
Marshfield MO 65706

Dale Deer Home Design Inc  
1200 E Woodhurst, K-100  
Springfield MO 65804

Department of Natural Resources  
c/o Attorney General Office  
Attn- Financial Services Division  
PO Box 899  
Jefferson City MO 65102

Discover Card  
PO Box 30943  
Salt Lake City UT 84130

Enhanced Recovery  
8014 Bayberry Rd  
Jacksonville FL 32256

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Enhanced Recovery Corp  
8014 Bayberry Rd  
Jacksonville FL 32256

Flagstar Bank  
c/o Millsap & Singer  
612 Spirit Dr.  
St Louis MO 63005

Gary Bishop-Attorney  
PO Bo 1072  
Springfield MO 65801

GC Services  
PO Box 5220  
San Antonio TX 75201

GMAC Financial Services  
PO Box 380902  
Bloomington MN 55438

Great Southern Bank  
PO Box 5087  
Springfield MO 65801

Guaranty Bank  
1341 W Battlefield  
Springfield MO 65807

Harris NA  
PO Box 5043  
Rolling Meadows IL 6008

Hatfield Cabinets  
4123 N Highway H  
Springfield MO 65803

Litow Law Office  
1162-A E Gannon Dr  
Festus MO 63028

Metro West Anesthesia Group  
PO Box 958864  
St Louis MO 63139

MRS Associates  
193 Olrey Ave  
Cherry Hill NJ 08003

NCO Financial Systems  
1930 E Bennett, Ste. 100  
Springfield MO 65807

NCO Financial Systems  
PO Box 15081  
Wilmington DE 19850

NCO Financial Systems  
507 Prudential Rd  
Horsham PA 19044

Neale & Newman-Attorneys  
PO Box 10327  
Springfield MO 65808

NES  
29125 Solon Rd  
Solon OH 44139

NES  
29125 Solon Rd  
Solon OH 44139-3442

O'Bannon Bank  
PO Box 890  
Buffalo MO 65622

Radiologic Imaging Consultants  
PO Box 780  
St Charles MO 63302-0780

Royal Oaks Property  
Owners Assoc Inc  
2131 W Republic Rd  
Box 32  
Springfield MO 65807

Springfield Municipal Court  
31st Judicial Circuit  
625 N Benton  
Springfield MO 65806

St Charles Emergency Group  
PO Box 400  
San Antonio TX 78292-0400

St Johns Clinic  
620 S Glenstone  
Springfield MO 65802

St Johns Regional Health Ctr  
Attn- Business Office  
1235 E Cherokee  
Springfield MO 65804

St Joseph Health Center  
PO Box 503674  
St Louis MO 63150-3674

Steven Marsh-Attorney  
2060 E Sunshine  
Springfield MO 65804

Viking Collection Service  
PO Box 59207  
Minneapolis MN 55459

Witt Plumbing co  
1631 N Campbell  
Springfield MO 65803



MOW 1009-1.2 (05/07)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE:	)	
	)	
<b>Terry E. Dean</b>	)	
	)	
<b>Eva Maria Dean</b>	)	Case No.
	)	
Debtor(s)	)	
	)	

**VERIFICATION OF MAILING MATRIX**

The above-named Debtor(s) hereby verifies that the attached list of creditors is true and correct to the best of my knowledge and includes the name and address of my ex-spouse (if any).

Date: 7/1/2009

/s/ Terry E. Dean  
**Terry E. Dean**  
 Signature of Debtor

/s/ Eva Maria Dean  
**Eva Maria Dean**  
 Signature of Joint Debtor

**United States Bankruptcy Court  
Western District of Missouri**

In re Terry E. Dean Eva Maria Dean, Case No. \_\_\_\_\_  
Debtors Chapter 11

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
St Johns Regional Health Ctr Attn- Business Office 1235 E Cherokee Springfield MO 65804		medical	UNLIQUIDATED	<b>\$31,554.00</b>
American Express PO Box 98135 El Paso TX 79998-1535		credit card	UNLIQUIDATED	<b>\$18,184.46</b>
Chase PO Box 15299 Wilmington DE 19850		credit card	UNLIQUIDATED	<b>\$16,643.90</b>
Capital One PO Box 30285 Salt Lake City UT 84130		credit card	UNLIQUIDATED	<b>\$14,807.98</b>
Chase PO Box 15299 Wilmington DE 19850		credit card	UNLIQUIDATED	<b>\$14,259.06</b>
Witt Plumbing co 1631 N Campbell Springfield MO 65803		credit card	UNLIQUIDATED	<b>\$11,907.85</b>

In re Terry E. Dean Eva Maria Dean, Case No. \_\_\_\_\_  
 Debtors Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Discover Card PO Box 30943 Salt Lake City UT 84130		credit card	UNLIQUIDATED	<b>\$11,774.54</b>
Chase PO Box 15299 Wilmington DE 19850		credit card	UNLIQUIDATED	<b>\$11,654.89</b>
St Joseph Health Center PO Box 503674 St Louis MO 63150-3674		medical	UNLIQUIDATED	<b>\$11,113.38</b>
Bank of America PO Box 15026 Wilmington DE 19850		credit card	UNLIQUIDATED	<b>\$10,264.41</b>
St Johns Clinic 620 S Glenstone Springfield MO 65802		medical	UNLIQUIDATED	<b>\$9,802.00</b>
Commerce Bank 3930 South 147th Street Omaha NE 68144		credit card	UNLIQUIDATED	<b>\$8,642.06</b>

In re Terry E. Dean Eva Maria Dean, Case No. \_\_\_\_\_  
 Debtors Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
St Johns Regional Health Ctr Attn- Business Office 1235 E Cherokee Springfield MO 65804		medical	UNLIQUIDATED	\$8,462.00
American Express PO Box 981535 El Paso TX 79998-1535		credit card	UNLIQUIDATED	\$7,447.08
American Express PO Box 981535 El Paso TX 79998-1535		credit card	UNLIQUIDATED	\$6,571.60
Bank of America PO Box 15026 Wilmington DE 19850-5026		credit card	UNLIQUIDATED	\$6,339.51
Dale Deer Home Design Inc 1200 E Woodhurst, K-100 Springfield MO 65804		trade vendor	UNLIQUIDATED	\$6,106.90
Chase PO Box 15299 Wilmington DE 19850		trade vendor	UNLIQUIDATED	\$6,016.72

In re Terry E. Dean Eva Maria Dean, Case No. \_\_\_\_\_  
 Debtors Chapter 11

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
<b>Chase PO Box 15299 Wilmington DE 19850</b>		trade vendor	<b>UNLIQUIDATED</b>	<b>\$5,903.67</b>
<b>Cox Health Centers 1423 N Jefferson Springfield MO 65802</b>		medical	<b>UNLIQUIDATED</b>	<b>\$5,871.47</b>

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

The above named Debtor(s), do hereby certify under penalty of perjury that the attached 20 largest unsecured creditors is true and correct to the best of Debtor's knowledge, information and belief.

/S/ Terry E. Dean \_\_\_\_\_  
Debtor

/S/ Eva Dean \_\_\_\_\_  
Debtor

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF MISSOURI SOUTHERN DIVISION

IN RE: )
TERRY AND EVA DEAN ) Case No.
Debtor. )

LOCAL RULE 2015-2A and B STATEMENT

COMES NOW Debtor herein, and having been duly sworn upon oath, states as follows:

A. Pursuant to Local Rule 2015-2A and B, in the best information and belief of the undersigned, the following is true:

- 1. No prior petition in bankruptcy has been filed on behalf of Debtor.
2. There is a judgment pending against Debtor (DNR v. Terry Dean, et al., Case No. 02PS1168-P);
3. No property of the Debtor is in the hands of a public officer, receiver, trustee, assignee for the benefit of creditors, mortgagee, pledgee, or assignee of rents;
4. Following deposits are being held by utility companies: N/a.

B. As to projected operating statements, pursuant to Local Rule 2015-2A and B, in the best information and belief of the undersigned, the following is true:

- 1. No sums of money are proposed to be paid for services for a period of thirty (30) days following the filing of this Petition except for general operations;
2. The amounts proposed to be paid for services for a period of thirty (30) days to the Debtor is: None. Other than household/operating expenses.
3. The estimated gain in the operation for the Debtor's business for a period of thirty (30) days following the filing of the Petition is unknown at this time.
4. Debtor has no employees.

/s/ Terry Dean
Debtor

/s/ Eva Dean
Debtor

STATE OF MISSOURI )
) ss:
COUNTY OF GREENE )

Debtor herein, hereby swear that the statements contained herein are true according to the best of our knowledge, information and belief.

/s/ Terry Dean
Debtor

/s/ Eva Dean
Debtor

Subscribed and sworn to before me, a Notary Public, this 1st day of July, 2009.

/s/ Geri Hunt
Notary Public

My commission expires: July 7, 2009 (SEAL)