BL (Official	Form 1)(1/(United Easter		s Bank						Voluntar	y Petition
	Debtor (if ind son-Bullo			t, Middle):	:		Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the , maiden, and		in the last 8 years):			
Last four di (if more than	igits of Soc. in one, state all)	Sec. or Indi	ividual-Tax _l	oayer I.D.	(ITIN) No./	Complete E		our digits or re than one, s		r Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Addr	ress of Debto arpenter F	*		, and State)):	ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, and State):	ZIP Code
County of I	Residence or	of the Dain	aimal Dlaga	of Dusines		27713	Coun	y of Docide	naa or of the	Dringing Dl	ace of Business:	
Durhan		of the Prin	cipai Piace	of busines	S:		Coun	ly of Reside	since of of the	rinicipai ri	ace of Business.	
Mailing Ad	ldress of Deb	otor (if diffe	erent from st	reet addres	ss):		Maili	ng Address	of Joint Deb	tor (if differe	nt from street address	s):
					_	ZIP Code	<u> </u>					ZIP Code
	f Principal As t from street			or								
See Exh	(Form of O (Check of the character) ual (includes the character) ation (includes the character) ship If debtor is not	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	Sing in 1 Rail	(Checlustrian (C	eal Estate as 101 (51B)		☐ Chapi ☐ Chapi ☐ Chapi ☐ Chapi	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 Petition for a Foreign Main Prochapter 15 Petition for a Foreign Main Prochapter 15 Petition for a Foreign Nonmain	Recognition ceeding
Check this	is box and stat	e type of end	ny below.)	und		of the Unite	le) ganization ed States	defined "incuri	are primarily co d in 11 U.S.C. red by an indiv onal, family, or	onsumer debts, § 101(8) as idual primarily	bus	bts are primarily siness debts.
- E 11 E'11	· F "	Ü	ee (Check o	one box)				one box:		Chapter 11	Debtors s defined in 11 U.S.C	' 8 101(51D)
☐ Filing F attach s is unabl ☐ Filing F	ing Fee attac Fee to be paid igned applicate le to pay fee Fee waiver re igned applica	d in installmation for the except in in	e court's constallments.	nsideration Rule 1006 chapter 7 i	certifying to the certifying to the certifying to the certification of the certification of the certifying to the certification of the cer	that the debicial Form 3A only). Must	tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; able boxes: being filed wces of the pla	ncontingent 1 are less than with this petition were solici	or as defined in 11 U. iquidated debts (excl 1 \$2,190,000.	.S.C. § 101(51D). uding debts owed one or more
Debtor	Administrat estimates tha	t funds will	l be availab							THIS	SPACE IS FOR COUR	RT USE ONLY
	estimates tha ill be no fund						tive expens	es paid,				
Estimated N 1- 49	Number of Co	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated I \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-05300-8-RDD Doc 1 Filed 06/26/09 Entered 06/26/09 08:24:39 Page 2 of 13

DI (OHICIAI FOI	III 1)(1/00)		rage 2		
Voluntar	y Petition	Name of Debtor(s): Thompson-Bullock, Mark McCoy			
(This page mu	ast be completed and filed in every case)	,	•		
	All Prior Bankruptcy Cases Filed Within Last		1		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	an one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K a pursuant to S and is reque	Exhibit A pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individu I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	Exhibit B al whose debts are primarily consumer debts.) ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available rtify that I delivered to the debtor the notice (s) (Date)		
	Exhor own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	ibit C pose a threat of imminent and identifiab	ele harm to public health or safety?		
No.					
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)		
	Information Regardin	g the Debtor - Venue			
	(Check any ap	=			
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal ass a longer part of such 180 days than	ets in this District for 180 in any other District.		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pendin	g in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defend	ant in an action or		
	Certification by a Debtor Who Reside (Check all app		erty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	d, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment in				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		-		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l))).		

B1 (Official Form 1)(1/08)

Voluntary Petition

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

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/ Mark McCoy Thompson-Bullock

Signature of Debtor Mark McCoy Thompson-Bullock

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 25, 2009

Date

Signature of Attorney*

X /s/ Travis Sasser

Signature of Attorney for Debtor(s)

Travis Sasser 26707

Printed Name of Attorney for Debtor(s)

Travis Sasser

Firm Name

875 Walnut Street Suite 342 Cary, NC 27511

Address

Email: tsasser@carybankruptcy.com 919.319.7400 Fax: 919.657.7400

919.319.7400 Fax. 918

Telephone Number

June 25, 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 Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Thompson-Bullock, Mark McCoy

Signatures

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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

	_	

Date

Address

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruntcy Court

		Eastern District of North Carolina		
In re	Mark McCoy Thompson-Bullock		Case No.	
		Debtor(s)	Chapter	11

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 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/ Mark McCoy Thompson-Bullock Mark McCoy Thompson-Bullock
Date: June 25, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Eastern District of North Carolina

In re	Mark McCoy Thompson-Bullock		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Branch Banking & Trust Co. Attn: Bankruptcy 100-70-01- 51 Post Office Box 1847 Wilson, NC 27894-1847	Branch Banking & Trust Co. Post Office Box 1847 Wilson, NC 27894-1847 1-800-226-5228	Account		97,500.00 (85,312.00 secured)
Chase Attn: Managing Agent PO Box 15298 Wilmington, DE 19850-5298	Chase Post Office Box 15298 Wilmington, DE 19850-5298 1-800-935-9935	Credit card		9,990.00
Citi Card Attn: Managing Agent PO Box 183066 Columbus, OH 43218-3066	Citi Card Post Office Box 183066 Columbus, OH 43218-3066 1-888-248-4465	Credit card		16,325.00
City of Durham 101 City Hall Plaza Attn: Donald Daniel Durham, NC 27701	City of Durham 101 City Hall Plaza Attn: Donald Daniel Durham, NC 27701	Notices		Unknown
Coastal Federal Credit Union Attn: Glenn Bourgeois, Collections 1000 Saint Albans Drive, Suite 210 Raleigh, NC 27609-6653	Coastal Federal Credit Union 1000 Saint Albans Drive Suite 210 Raleigh, NC 27609-6653 919-420-800	Credit card		610.00
Discover Fin Svcs Attn: Managing Agent PO Box 15316 Wilmington, DE 19850	Discover Financial Services Post Office Box 15316 Wilmington, DE 19850 1-800-347-2683	Credit card		14,444.00
Durham County Tax Collector Post Office Box 3397 Attn: Managing Agent Durham, NC 27702-3397	Durham County Tax Collector Post Office Box 3397 Durham, NC 27702-3397 919-560-0300	Notices		Unknown
GEMB/Lowes Post Office Box 103104 Roswell, GA 30076	GEMB/Lowes Post Office Box 103104 Roswell, GA 30076 1-800-444-1408	Account		9,963.00

B4 ((Official	Form 4	(12/07)) - Cont.
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In re	Mark McCoy Thompson-Bullock	Case No.	

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
GEMB/Sams Club Attn: Managing Agent PO Box981400 El Paso, TX 79998	GEMB/Sams Club Post Office Box 981400 El Paso, TX 79998 1-866-220-0254	Account		3,804.00
Homecomings Financial Attn: Managing Agent PO Box 969 Horsham, PA 19044-0969	Homecomings Financial Post Office Box 969 Horsham, PA 19044-0969 1-800-206-2901	Loan		66,978.86 (62,462.00 secured)
Homecomings Financial Attn: Managing Agent PO Box 969 Horsham, PA 19044-0969	Homecomings Financial Post Office Box 969 Horsham, PA 19044-0969 1-800-206-2901	Loan		71,408.44 (70,178.00 secured)
Internal Revenue Service Insolvency Support Services Post Office Box 21126 Philadelphia, PA 19114-1126	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-1126 336-378-2498	Taxes		Unknown
Mechanics & Farmers Bank 1824 Rock Quarry Road Raleigh, NC 27610	Mechanics & Farmers Bank 1824 Rock Quarry Road Raleigh, NC 27610 919-687-7800	Account		915.00
Mechanics & Farmers Bank 1824 Rock Quarry Road Raleigh, NC 27610	Mechanics & Farmers Bank 1824 Rock Quarry Road Raleigh, NC 27610 919-687-7800	Account		4,179.00
NC Department of Revenue Attn: Angela C. Fountain, BK MGR. Post Office Box 1168 Raleigh, NC 27602-1168	NC Department of Revenue Post Office Box 1168 Raleigh, NC 27602-1168 1-877-252-3052	Taxes		Unknown
RBC Bank (USA) Attn:Richard Ramsay/ Jeanna Harrell Post Office Box 1220 Rocky Mount, NC 27802-1220	RBC Bank (USA Post Office Box 1220 Rocky Mount, NC 27802-1220 1-800-263-8872	Account		404.00
RBC Bank (USA) Attn:Richard Ramsay/ Jeanna Harrell Post Office Box 1220 Rocky Mount, NC 27802-1220	RBC Bank (USA) Post Office BOx 1220 Rocky Mount, NC 27802-1220 1-800-236-8872	Account		404.00
Washington Mutual Card Services Attn: Managing Agent PO Box 9180 Pleasanton, CA 94566	Washington Mutual Card Services Post Office Box 9180 Pleasanton, CA 94566 1-800-788-7000	Credit card		10,244.00
Wells Fargo Attn: Managing Agent PO Box 60510 Los Angeles, CA 90060-0510	Wells Fargo Post Office Box 6051 Los Angeles, CA 90060-0510 1-800-642-4720	Credit card		270.00

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Mark McCoy Thompson-Bullock	Case No.	
	Debtor(s)	•	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
WFF Cards Attn: Managing Agent 3201 N. 4th Avenue Sioux Falls, SD 57104	Wells Fargo Financial Card 3201 North 4th Avenue Sioux Falls, SD 57104 1-877-906-6055	Credit card		6,085.00

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

I, Mark McCoy Thompson-Bullock, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	June 25, 2009	Signature	/s/ Mark McCoy Thompson-Bullock	
			Mark McCoy Thompson-Bullock	
			Debtor	

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

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

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

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

Certificate of Attorney

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

Travis Sasser 26707	X	/s/ Travis Sasser	June 25, 2009			
Printed Name of Attorney		Signature of Attorney	Date			
Address:						
875 Walnut Street						
Suite 342						
Cary, NC 27511						
919.319.7400						
tsasser@carybankruptcy.com						
Certificat	e of	Debtor				
I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Mark McCoy Thompson-Bullock	X	/s/ Mark McCoy Thompson-Bullock	June 25, 2009			
Printed Name(s) of Debtor(s)		Signature of Debtor	Date			
Case No. (if known)	X					
		Signature of Joint Debtor (if any)	Date			

United States Bankruptcy Court Eastern District of North Carolina

In re	Mark McCoy Thompson-Bullock	by Thompson-Bullock		
		Debtor(s)	Chapter	11

VERIFICATION OF CREDITOR MATRIX

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

Date: June 25, 2009

/s/ Mark McCoy Thompson-Bullock

Mark McCoy Thompson-Bullock

Signature of Debtor

/s/ Travis Sasser

Signature of Attorney

Travis Sasser

875 Walnut Street

Suite 342

Cary, NC 27511

919.319.7400 Fax: 919.657.7400

American Home Mortgage Attn: Managing Agent 538 Broadhollow Road Melville, NY 11747-2352 Countrywide Home Loans Attn: Bankruptcy Department PO Box 5170 Simi Valley, CA 93062-5170 NC Department of Revenue Attn: Angela C. Fountain, BK MGR Post Office Box 1168 Raleigh, NC 27602-1168

American Home Mortgage Attn: Managing Agent Post Office Box 631730 Irving, TX 75063-1730 Discover Fin Svcs Attn: Managing Agent PO Box 15316 Wilmington, DE 19850 RBC Bank (USA) Attn:Richard Ramsay/ Jeanna Harre Post Office Box 1220 Rocky Mount, NC 27802-1220

Amerinational Post Office Box 1187 Albert Lea, MN 56007 Durham County Tax Collector Post Office Box 3397 Attn: Managing Agent Durham, NC 27702-3397 Securities & Exchange Commission Branch of Reorganizaiont 3475 Lenox Road NE, Ste. 1000 Atlanta, GA 30326-1323

BAC Home Loans Servicing Attn: Customer Service/Bankruptcy CA6-919-01-41, PO Box5170 Simi Valley, CA 93062-5170 GEMB/Lowes Post Office Box 103104 Roswell, GA 30076 US Attorney General 5137 Robert F. Kennedy Bldg. 10th Street &Constitution Avenue N Washington, DC 20530

Branch Banking & Trust Co. Attn: Bankruptcy 100-70-01-51 Post Office Box 1847 Wilson, NC 27894-1847 GEMB/Sams Club Attn: Managing Agent PO Box981400 El Paso, TX 79998 US Attorney's Office Attn: Civil Process Clerk 310 New Bern Ave,Ste.800,Fed. Bl Raleigh, NC 27601-1461

Chase Attn: Managing Agent PO Box 15298 Wilmington, DE 19850-5298 Harrington Bank Attn: Managing Bank 5925 Fearington Road Chapel Hill, NC 27517 Washington Mutual Card Services Attn: Managing Agent PO Box 9180 Pleasanton, CA 94566

Citi Card Attn: Managing Agent PO Box 183066 Columbus, OH 43218-3066 Homecomings Financial Attn: Managing Agent PO Box 969 Horsham, PA 19044-0969 Washington Mutual Home Loans Attn: Bankruptcy Dept. 7255 Baymeadows Way Jacksonville, FL 32256

City of Durham 101 City Hall Plaza Attn: Donald Daniel Durham, NC 27701 Internal Revenue Service Insolvency Support Services Post Office Box 21126 Philadelphia, PA 19114-1126 Wells Fargo Attn: Managing Agent PO Box 60510 Los Angeles, CA 90060-0510

Coastal Federal Credit Union Attn: Glenn Bourgeois, Collections 1000 Saint Albans Drive, Suite 210 Raleigh, NC 27609-6653 Mechanics & Farmers Bank 1824 Rock Quarry Road Raleigh, NC 27610 Wells Fargo Home Mortgage Attn: Managing Agent 8480 Stagecoach Circle Frederick, MD 21701 WFF Cards Attn: Managing Agent 3201 N. 4th Avenue Sioux Falls, SD 57104