Case 11-51214 Doc 1 Filed 09/29/11 Entered 09/29/11 13:52:15 Desc Main Document Page 1 of 38

	States Bankry C Wilkesboro D						Voluntary	Petition
	Name of Debtor (if individual, enter Last, First, Middle): Word of Life Christian Center Church of Newton North Carolina, Inc.						liddle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names): DBA Word of Life Academy				Joint Debtor in t trade names):	he last 8 years			
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) 56-2256021	yer I.D. (ITIN) No./Co	omplete EIN	Last fo	ur digits of than one, state	f Soc. Sec. or all)	r Individual-Tax	payer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 1651 East P Street Extension Newton, NC	nd State):	ZIP Code	Street	Address of	Joint Debtor	r (No. and Street	t, City, and State):	ZIP Code
County of Residence or of the Principal Place o		8658-7804	County	of Reside	nce or of the	Principal Place	of Business:	
Catawba	Dusiness.		count	or reorde			or Dubinessi	
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debt	tor (if different f	from street address):	
		ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor	Nature of				-		y Code Under Whi	ch
(Form of Organization) (Check one box)       (Check one box)         Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.       Health Care Business         Corporation (includes LLC and LLP)       Railroad         Partnership       Commodity Broker         Clearing Bank       Clearing Bank			efined	<ul> <li>Chapte</li> <li>Chapte</li> <li>Chapte</li> <li>Chapte</li> <li>Chapte</li> <li>Chapte</li> </ul>	er 7 er 9 er 11 er 12	□ Chap of a I □ Chap	l (Check one box) ter 15 Petition for F Foreign Main Proce ter 15 Petition for F Foreign Nonmain Pr	eding Recognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other Tax-Exem (Check box, i Debtor is a tax-e: under Title 26 of Code (the Interna	if applicable) xempt organ the United S	Ie)       Debts are primarily consumer debts,         ganization       defined in 11 U.S.C. § 101(8) as         wincurred by an individual primarily for				1 2	
Filing Fee (Check one boy	)	Check on			-	oter 11 Debtors		
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A.</li> <li>Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat</li> </ul>	otor is not otor's aggr less than \$ applicable lan is bein ceptances o	a small busin egate nonco 2,343,300 (a boxes: g filed with of the plan w	ness debtor as o ntingent liquida amount subject this petition.	t to adjustment on repetition from on	,	ee years thereafter).		
<ul> <li>Statistical/Administrative Information</li> <li>Debtor estimates that funds will be available</li> <li>□ Debtor estimates that, after any exempt prop there will be no funds available for distribution</li> </ul>	erty is excluded and a	dministrative		s paid,		THIS SF	PACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,001-		] 5,001- 0,000	□ 50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		5500,000,001 to \$1 billion				

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B1 (Official For	m 1)(4/10) Document	Page 2 of 38	Page 2
Voluntar	y Petition	Name of Debtor(s): Word of Life Christian Ce Carolina, Inc.	enter Church of Newton North
(This page mu	st be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last	,	ach additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K a pursuant to S and is reques	<b>Exhibit A</b> deted if debtor is required to file periodic reports (e.g., nd 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.	I, the attorney for the petitioner have informed the petitioner the 12, or 13 of title 11, United Sta under each such chapter. I furth required by 11 U.S.C. §342(b). <b>X</b>	
	Exh or 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 iden	itifiable harm to public health or safety?
☐ Exhibit If this is a joi	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.	-
	Information Regardin	0	
	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principa	l assets in this District for 180 than in any other District.
	There is a bankruptcy case concerning debtor's affiliate, ge		
	Debtor is a debtor in a foreign proceeding and has its print 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 de	efendant in an action or
	<b>Certification by a Debtor Who Reside</b> (Check all app		roperty
	Landlord has a judgment against the debtor for possession		ecked, complete the following.)
	(Name of landlord that obtained judgment) (Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the co after the filing of the petition.		-

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

Case 11-51214	Doc 1	File
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Case 11-51214 Doc 1 Filed 09/29/11	
B1 (Official Form 1)(4/10) Document	Page 3 of 38 Page 3
Voluntary Petition	Name of Debtor(s): Word of Life Christian Center Church of Newton North
(This page must be completed and filed in every case)	Carolina, Inc.
Sign Signature(s) of Debtor(s) (Individual/Joint)	natures Les Signature of a Foreign Benregentative
I declare under penalty of perjury that the information provided in this	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition
I declate under penaty of perfury 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.	<ul> <li>is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</li> <li>(Check only one box.)</li> <li>I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</li> <li>Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</li> </ul>
X	X
X	Signature of Foreign Representative
	Printed Name of Foreign Representative
X	Printed Name of Foreign Representative
Signature of Joint Debtor	Date
Telephone Number (If not represented by attorney)	
	Signature of Non-Attorney Bankruptcy Petition Preparer
Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
Signature of Attorney*	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
X /s/ Robert P. Laney Signature of Attorney for Debtor(s)	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.
<u>Robert P. Laney 7850</u> Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
McElwee Firm, PLLC	
Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
906 Main Street North Wilkesboro, NC 28659	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.)
Email: BLaney@McElweeFirm.com 336-838-1111 Fax: 336-838-5069	
Telephone Number	
September 29, 2011	
Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	Date
S.Burne of Second (confidence	Signature of Bankruptcy Petition Preparer or officer, principal, responsible
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	person, or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X /s/ Gene Frank Robinson	
Signature of Authorized Individual	
Gene Frank Robinson	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.
President	A bankruptcy petition preparer's failure to comply with the provisions of
Title of Authorized Individual	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.
September 29, 2011	
Date	

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B4 (Official Form 4) (12/07)

# United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 11

In re Word of Life Christian Center Church of Newton North Carolina, Inc. 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]
AT&T 2154 US Highway 70 SE, Hickory, NC 28602	AT&T 2154 US Highway 70 SE, Hickory, NC 28602	Internet service		1,664.00
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658	Catawba County Tax Collector P.O. Box 368 Newton, NC 28658	Ford van tax	Disputed	17.00
Church Mutual Insurance Company P.O. Box 2912 Milwaukee, WI 53201	Church Mutual Insurance Company P.O. Box 2912 Milwaukee, WI 53201	former church insurance provider		580.00
CitiBusiness Platinum Select Card Post Office Box 6235 Sioux Falls, SD 57117	CitiBusiness Platinum Select Card Post Office Box 6235 Sioux Falls, SD 57117	credit card purchases for business expenses		1,312.00
Garbage Disposal Service P.O. Box 1097 Conover, NC 28613	Garbage Disposal Service P.O. Box 1097 Conover, NC 28613	former garbage pickup		468.04
Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114	Payroll taxes		5,663.00
J & J Sheetmetal Co. P.O. Box 574 Denver, NC 28037	J & J Sheetmetal Co. P.O. Box 574 Denver, NC 28037	air conditioning repairs		1,339.00
NCBS 1387 Sweetbriar Lane Hickory, NC 28602	NCBS 1387 Sweetbriar Lane Hickory, NC 28602	service on photocopier		1,321.00
Robinson, G. Frank 1849 New Star Drive Newton, NC 28658	Robinson, G. Frank 1849 New Star Drive Newton, NC 28658	loan by manager / pastor to the debtor corporation		500.00
US Bank Post Office Box 790408 Saint Louis, MO 63179	US Bank Post Office Box 790408 Saint Louis, MO 63179	credit card purchases for business expenses		1,500.00
Welcome Finance Company, Inc. 740 4th Street SW Hickory, NC 28602	Welcome Finance Company, Inc. 740 4th Street SW Hickory, NC 28602	business loan		2,500.00

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

Word of Life Christian Center Church of Newton North In re Carolina, Inc.

Debtor(s)

Case No.

# 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]

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

I, the President of the corporation named as 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 September 29, 2011

/s/ Gene Frank Robinson Signature

Gene Frank Robinson President

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

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

In re

Word of Life Christian Center Church of Newton North Carolina, Inc.

Case No.

Debtor

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
4.253 acre [3.246 acres with church building + 1.007 acre with daycare building]; located same address as Petition; 1823 D.B. 467; county tax parcel ID # 364907674872; county tax appraisal \$872,800; value listed is professional written appraisal from July 2011; surveyed and platted Sept 2011 by Roy Turner, PLS.	Fee simple sole tenancy	y -	713,100.00	383,035.00

(Report also on Summary of Schedules)

713,100.00

713,100.00

Sub-Total >

Total >

(Total of this page)

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

In re

Word of Life Christian Center Church of Newton North Carolina, Inc.

Case No.

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial		BB&T Bank, checking for Church business	-	100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BB&T Bank, checking for Daycare business	-	500.00
			BB&T Bank, checking Ladies Fellowship	-	5.00
			BB&T Bank, checking Mens Fellowship	-	10.00
			People's Bank, checking for Church business	-	1,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and		Daycare child care cribs, cots, chairs, tables, swings, book shelves	-	362.00
	computer equipment.		Daycare inside and outside toys	-	90.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6.	Wearing apparel.	Х			
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10.	Annuities. Itemize and name each issuer.	х			

2,067.00

3 continuation sheets attached to the Schedule of Personal Property

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

Word of Life Christian Center Church of Newton North Carolina, Inc. In re

Case No.

# Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
<ol> <li>Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)</li> </ol>	X			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>	х			
<ol> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> </ol>	Х			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

0.00

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

In re

Word of Life Christian Center Church of Newton North Carolina, Inc.

Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

Debtor

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Ford van, 120,000 miles, value listed is debtor opinion.	-	2,000.00
			1998 Dodge van, value listed is debtor opinion.	-	3,000.00
			1998 Dodge van, does not run, has engine problems, value listed is debtor opinion	-	1,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	(	Church office supplies	-	750.00
	supplies.		Daycare office desks, chairs, 1 computer, bookshelves, 4 file cabinets	, -	220.00
		I	Daycare kitchen appliances	-	100.00
		r f	Church pastors office (desks, chairs, bookcase); nursery (dresser, rocking chair, baby beds, toys); finance office (desk, chair, bookcase); foyer (table, chairs, flower stand).	-	235.00
			Church sanctuary (1 piano, pulpit, 135 chairs, sound system, speakers, communion table & flower stands);	-	1,165.00
		(	Church fellowship hall (8 tables, 17 chairs); sound room (desk, chair, book case); church office (desk, 1 computer, 1 copier, chairs, sofa, table, lamps); kitchen (stove, refrigerator, freezer)	1 -	720.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

9,190.00

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

In re

Word of Life Christian Center Church of Newton North Carolina, Inc.

Case No.

# SCHEDULE B - PERSONAL PROPERTY

Debtor

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Machinery, fixtures, equipment, and supplies used in business.		ch lawn mower, weed eater, tools for property enance	-	300.00
30.	Inventory.	Х			
31.	Animals.	Х			
	Crops - growing or harvested. Give particulars.	Х			
	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Х			
	Other personal property of any kind not already listed. Itemize.		ch steel building parts (non-assembled), when nbled will be 6,000 square feet	-	40,000.00

Sub-Total >	40,300.00
(Total of this page)	
Total >	51,557.00

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

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

In re

Word of Life Christian Center Church of Newton North Carolina, Inc.

Case No.

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

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

	С	Н	isband, Wife, Joint, or Community	C O	U N	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED,		N L L Q J L D A F E D	I SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			1st Deed of Trust	Т	T E			
Creditor #: 1 BB&T of NC Business Loan Center Post Office Box 580050 Charlotte, NC 28258	x	-	4.253 acre [3.246 acres with church building + 1.007 acre with daycare building]; located same address as Petition; 1823 D.B. 467; county tax parcel ID # 364907674872; county tax appraisal \$872,800; value listed is professional written appr		D			
			Value \$ 713,100.00				289,756.00	0.00
Account No. Creditor #: 2 Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114	×	-	2006 - 2010 Tax liens 4.253 acre [3.246 acres with church building + 1.007 acre with daycare building]; located same address as Petition; 1823 D.B. 467; county tax parcel ID # 364907674872; county tax appraisal \$872,800; value listed is professional					
			Value \$ 713,100.00				93,279.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached	Subtotal (Total of this page) 383,035.00 0.00							
			(Report on Summary of S		`ota lule		383,035.00	0.00

B6E (Official Form 6E) (4/10)

In re

Word of Life Christian Center Church of Newton North Carolina, Inc.

Case No.

Debtor

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

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

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

#### □ Domestic support obligations

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

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

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

#### □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

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

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

#### □ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to 2,600 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

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

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

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

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

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

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

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 11-51214	Doc 1	File
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B6E (Official Form 6E) (4/10) - Cont.

# **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

Debtor

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	O D E B T O	Husband, Wife, Joint, or Community H DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM				D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No7777 Creditor #: 1 Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		2011 Ford van tax	Ť			x		0.00
Account No. Creditor #: 2 Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114	x	2011 1st qtr Payroll taxes					17.00	0.00
Account No.							5,663.00	5,663.00
Account No.								
Account No.								
Sheet <u>1</u> of <u>1</u> continuation sheets attac Schedule of Creditors Holding Unsecured Prior				s pa To	ıge tal	e)	5,680.00	0.00 5,680.00 0.00 5,680.00

Case No.

In re

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

Word of Life Christian Center Church of Newton North Carolina, Inc.

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

Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H V J C	Husb H W J C	and, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			S P U T E	AMOUNT OF CLAIM
Account Noxxx-3199 Creditor #: 1 AT&T 2154 US Highway 70 SE, Hickory, NC 28602		-		2011 Internet service	T	T E D		1,664.00
Account No4356 Creditor #: 2 Church Mutual Insurance Company P.O. Box 2912 Milwaukee, WI 53201		-		2011 ormer church insurance provider				580.00
Account No2539 Creditor #: 3 CitiBusiness Platinum Select Card Post Office Box 6235 Sioux Falls, SD 57117		-		2010 credit card purchases for business expenses				1,312.00
Account No1645 Creditor #: 4 Garbage Disposal Service P.O. Box 1097 Conover, NC 28613		-		2010 ormer garbage pickup				468.04
continuation sheets attached Total of this page) 4,024.04							4,024.04	

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B6F (Official Form 6F) (12/07) - Cont.

Word of Life Christian Center Church of Newton North Carolina, Inc. In re

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

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. x7968 Creditor #: 5 J & J Sheetmetal Co. P.O. Box 574 Denver, NC 28037	C O D E B T O R	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 2010 air conditioning repairs	CONTINGENT	Q	D I S P UT E D	
Account No. Creditor #: 6 NCBS 1387 Sweetbriar Lane Hickory, NC 28602		-	April 2011 service on photocopier				1,339.00
Account No. Creditor #: 7 Robinson, G. Frank 1849 New Star Drive Newton, NC 28658		-	2010 loan by manager / pastor to the debtor corporation				1,321.00
Account No. Creditor #: 8 US Bank Post Office Box 790408 Saint Louis, MO 63179		-	2010 credit card purchases for business expenses				1,500.00
Account No. Creditor #: 9 Welcome Finance Company, Inc. 740 4th Street SW Hickory, NC 28602		-	business loan				2,500.00
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	ub nis			7,160.00
			(Report on Summary of Sc		fota lule		11,184.04

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B6G (Official Form 6G) (12/07)

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In re

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Word of Life Christian Center Church of Newton North Carolina, Inc.

Case No.

### Debtor

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Jesus and Juana Cazares 251 East H Street Hickory, NC 28601	Contract to sell 1.007 acre with daycare building for \$280,000 with closing by October 31, 2011, through Faith Parker Properties as buyers agent.
TaxMasters 900 Town & Country Lane, Suite 400 Houston, TX 77024	Contract for IRS tax relief help; debtor paid \$8,550 in June, 2011 up front for service; no progress; to reject; phone number 281-205-0654

Document

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B6H (Official Form 6H) (12/07)

In re

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Word of Life Christian Center Church of Newton North Carolina, Inc.

Doc 1

Case No.

### Debtor

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Brenda Robinson 1849 New Star Drive Newton, NC 28658 Church and corporation secretary	BB&T of NC Business Loan Center Post Office Box 580050 Charlotte, NC 28258
Brenda Robinson 1849 New Star Drive Newton, NC 28658 Church and corporation secretary	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114
Brenda Robinson 1849 New Star Drive Newton, NC 28658 Church and corporation secretary, responsible corporate officer 100% matching penalty	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114
G. Frank Robinson 1849 New Star Drive Newton, NC 28658 Pastor and President	BB&T of NC Business Loan Center Post Office Box 580050 Charlotte, NC 28258
G. Frank Robinson 1849 New Star Drive Newton, NC 28658 Pastor and President	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114
G. Frank Robinson 1849 New Star Drive Newton, NC 28658 Pastor and President, responsible corporate officer 100% matching penalty	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114

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B6 Summary (Official Form 6 - Summary) (12/07)

### United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 11

In re

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Word of Life Christian Center Church of Newton North Carolina, Inc.

Debtor

Chapter 11

# SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	713,100.00		
B - Personal Property	Yes	4	51,557.00		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	1		383,035.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		5,680.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		11,184.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedu	ıles	14			
	T	otal Assets	764,657.00		
			Total Liabilities	399,899.04	

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Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 11

In re

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Word of Life Christian Center Church of Newton North Carolina, Inc.

Debtor

Case No.

Chapter\_\_\_\_\_11

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

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

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

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

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

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

#### State the following:

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

#### State the following:

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

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

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United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 11

In re Word of Life Christian Center Church of Newton North Carolina, Inc. Debtor(s) Case No. Chapter

11

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the President of the corporation named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 29, 2011

Signature /s/ Gene Frank Robinson

Gene Frank Robinson President

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

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B7 (Official Form 7) (04/10)

# United States Bankruptcy Court

WDNC Wilkesboro Div. Chap. 11

In re Word of Life Christian Center Church of Newton North Carolina, Inc.

Debtor(s)

Case No. Chapter

11

# STATEMENT OF FINANCIAL AFFAIRS

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

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

#### DEFINITIONS

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

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

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

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

AMOUNT \$256,034.00	SOURCE 2009 - Church \$105,513 + Daycare \$150,521
\$215,292.00	2010 - Church \$71,345 + Daycare \$143,947
\$144,409.00	2011 - Church \$40,656 + Daycare \$103,753

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

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

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850<sup>\*</sup>. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER BB&T vs. Word of Life Church, 2011-SP-380	NATURE OF PROCEEDING foreclosure	COURT OR AGENCY AND LOCATION Catawba County Superior Court, before the Clerk	STATUS OR DISPOSITION Clerk's hearing conducted, sale date set 4 Oct '11.
IRS vs. Word of Life, 05 M 687 & 800; 06 M 320; 11 M 324 & 506 & 531	tax liens	Catawba County Clerk of Court	pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	5. Repossessions, foreclosures an	d returns		
None	returned to the seller, within one ye	ssessed by a creditor, sold at a foreclosus ear immediately preceding the commenc ation concerning property of either or both etition is not filed.)	ement of this case. (M	arried debtors filing under chapter 12
	AND ADDRESS OF TOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION A PROPE	
	6. Assignments and receiverships	S		
None	this case. (Married debtors filing up	perty for the benefit of creditors made wir nder chapter 12 or chapter 13 must inclu ouses are separated and a joint petition is	de any assignment by	
NAME A	AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIC	GNMENT OR SETTLEMENT
None	preceding the commencement of th	in the hands of a custodian, receiver, or is case. (Married debtors filing under ch whether or not a joint petition is filed, ur	apter 12 or chapter 13	must include information concerning
	ND ADDRESS USTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
	7. Gifts			
None	and usual gifts to family members a aggregating less than \$100 per reci	ions made within <b>one year</b> immediately aggregating less than \$200 in value per i pient. (Married debtors filing under chap tot a joint petition is filed, unless the spo	ndividual family meml oter 12 or chapter 13 n	ber and charitable contributions nust include gifts or contributions by
	E AND ADDRESS OF I OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
	8. Losses			
None	since the commencement of this c	r casualty or gambling within <b>one year</b> in <b>ase.</b> (Married debtors filing under chapte tion is filed, unless the spouses are separ	er 12 or chapter 13 mu	st include losses by either or both
OF	PTION AND VALUE PROPERTY Image on the roof of the church	LOSS WAS COVER BY INSURANC	CIRCUMSTANCES A ED IN WHOLE OR II E, GIVE PARTICULA d \$16,000 for roof re	N PART

3

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Robert P. Laney
906 Main Street
North Wilkesboro, NC 28659

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2 Sept '11 + 23 Sept '11 + 27 Sept '11; case filed 29 Sept '11.

TaxMasters Town & Country Lane, Suite 400 Houston, TX 77024 June 10, 2011 by debtor

#### AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Debtor paid \$300 first conference fee + \$7,000 attorney fee + \$5,000 attorney fee + \$1,039 Clerks cost + \$35 credit report. Earned and paid pre-Petition \$300 1st conference fee + \$4,991.25 attorney fee billed + \$1,039 filing fee. Balance in attorney trust account \$7,343.75.

\$8,550 for tax negotiations with IRS

### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

D ADDRESS OF TRANSFEREE, ATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
b. List all property transferred by the debtor trust or similar device of which the debtor is	•	immediately preceding the commencement of this case to a self-settled

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

#### 11. Closed financial accounts

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

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

#### 12. Safe deposit boxes None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAMES AND ADDRESSES NAME AND ADDRESS OF BANK DESCRIPTION DATE OF TRANSFER OR OF THOSE WITH ACCESS OR OTHER DEPOSITORY OF CONTENTS SURRENDER, IF ANY TO BOX OR DEPOSITORY 13. Setoffs None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) AMOUNT OF SETOFF NAME AND ADDRESS OF CREDITOR DATE OF SETOFF 14. Property held for another person None List all property owned by another person that the debtor holds or controls. NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY 15. Prior address of debtor None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. ADDRESS NAME USED DATES OF OCCUPANCY 16. Spouses and Former Spouses None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NAME 17. Environmental Information. For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law: NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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

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

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

NAME AND ADDRESS OF<br/>GOVERNMENTAL UNITDOCKET NUMBERSTATUS OR DISPOSITION

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

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

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

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

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL **BEGINNING AND** TAXPAYER-I.D. NO. ADDRESS NAME NATURE OF BUSINESS ENDING DATES (ITIN)/ COMPLETE EIN Word of Life Christian Church 1995 - present; 56-2256021 same as Petition Church and children Center Church daycare 2003 daycare

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

#### ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None  $\square$  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Sonya Ramsuer same as Petition DATES SERVICES RENDERED Business bookkeeper from 2004 - present.

present.

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						7
None	b. List all firms or individue of account and records, or				ling of this bankrupt	cy case have audited the books
NAME		ADDRE	SS		DATES SERVIC	ES RENDERED
None	c. List all firms or individu of the debtor. If any of the				in possession of the	books of account and records
NAME				ADDRESS		
None	d. List all financial institution is the debtor within the debtor					om a financial statement was
BB&T of Post Off	AND ADDRESS f NC Business Loan Cente fice Box 580003 e, NC 28258-0003	er		DATE March	ISSUED 2011.	
	20. Inventories					
None	a. List the dates of the last and the dollar amount and			erty, the name of the per-	son who supervised	the taking of each inventory,
DATE O	OF INVENTORY	INVEN	FORY SUPERVISOR			INT OF INVENTORY ket or other basis)
None	b. List the name and addre	ess of the per	son having possession	of the records of each of	the two inventories	reported in a., above.
DATE O	F INVENTORY			ME AND ADDRESSE: CORDS	S OF CUSTODIAN	OF INVENTORY
	21 . Current Partners, O	fficers, Dire	ectors and Shareholder	°S		
None	a. If the debtor is a partner	rship, list the	e nature and percentage	of partnership interest of	f each member of the	e partnership.
NAME A	AND ADDRESS		NATURE OF	F INTEREST	PERC	ENTAGE OF INTEREST
None	b. If the debtor is a corpor controls, or holds 5 percer			<b>.</b>		directly or indirectly owns,
G. Frank 1849 Ne	AND ADDRESS k Robinson ew Star Drive , NC 28658		TITLE President a	nd pastor	NATURE AND F OF STOCK OWN 501 (c)(3) corpo	
Brenda 1849 Ne	Robinson ew Star Drive , NC 28658		Secretary a	nd associate pastor	501 (c)(3) corpo	ration, no members.
	22 . Former partners, off	icers, direct	ors and shareholders			
None	a. If the debtor is a partner			w from the partnership	within <b>one year</b> imm	ediately preceding the

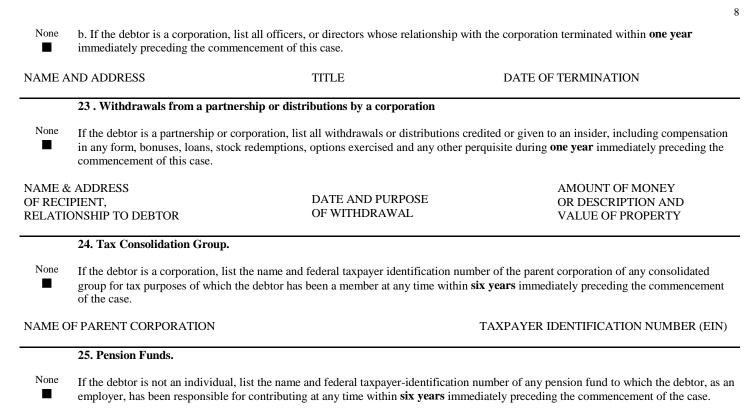
a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

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NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date September 29, 2011

Signature /s/ Gene Frank Robinson

Gene Frank Robinson

President

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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

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# United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 11

	WDNC Wil	kesboro Div. Chap	. 11	
In re	Word of Life Christian Center Church of Newton Nor	th Carolina, Inc. Debtor(s)	Case No. Chapter	11
		Debio1(3)	Chapter	
	DISCLOSURE OF COMPENSA	TION OF ATTO	RNEY FOR D	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or in	the petition in bankruptcy	y, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	12,300.00
	Prior to the filing of this statement I have received		\$	12,300.00
	Balance Due			0.00
2.	<b>1,039.00</b> of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation	on with any other person	unless they are men	nbers and associates of my law firm.
	□ I have agreed to share the above-disclosed compensation we copy of the agreement, together with a list of the names of			
6.	In return for the above-disclosed fee, I have agreed to render h	egal service for all aspect	s of the bankruptcy	case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering a</li> <li>b. Preparation and filing of any petition, schedules, statement</li> <li>c. Representation of the debtor at the meeting of creditors and</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to agreements as needed; preparation and filing of lien avoidances; other matters as set out in WDI</li> </ul>	of affairs and plan which confirmation hearing, an market value; exempti motions for avoidance	n may be required; nd any adjourned he on planning; prepa	arings thereof; aration and filing of reaffirmation
7.	By agreement with the debtor(s), the above-disclosed fee does Determination of credit or debts other than those debtors in any discharge or dischargeability action 2016-1. If additional non-base services are required pending Bankruptcy Court approval, for the work paralegal.	e provided by the debto ons or adversary proce lired, an additional fee	or prior to the case eding; and other r will be charged at	natters as set out in WDNC LBR the rate of \$225 per hour,
	CE	RTIFICATION		
	I certify that the foregoing is a complete statement of any agree pankruptcy proceeding.	ement or arrangement for	payment to me for 1	representation of the debtor(s) in
Date	d: September 29, 2011	/s/ Robert P. Lane	v	
		Robert P. Laney 7		
		McElwee Firm, PL	LC	
		906 Main Street	NC 28650	
		North Wilkesboro, 336-838-1111 Fa		
		BLaney@McElwee		

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# **United States Bankruptcy Court** WDNC Wilkesboro Div. Chap. 11

Word of Life Christian Center Church of Newton North Carolina, Inc.	Case No.	
Debtor	-,	

# LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address	Security	Number	Kind of
or place of business of holder	Class	of Securities	Interest

None, the debtor is an IRS qualified 501 (c)(3) non-profit corporation with no equity security holders

In re

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

I, the President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date September 29, 2011

Signature /s/ Gene Frank Robinson

Gene Frank Robinson President

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.

11 Chapter

Document

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Robert P. Laney McElwee Firm, PLLC 906 Main Street North Wilkesboro, NC 28659

NC Dept. of Revenue P.O. Box 1168 Raleigh, NC 27602

US Bankruptcy Administrator 402 West Trade Street, Suite 200 Charlotte, NC 28202

AT&T 2154 US Highway 70 SE, Hickory, NC 28602

BB&T of NC Business Loan Center Post Office Box 580050 Charlotte, NC 28258

Brenda Robinson 1849 New Star Drive Newton, NC 28658

Catawba County Tax Collector Post Office Box 368 Newton, NC 28658

Church Mutual Insurance Company P.O. Box 2912 Milwaukee, WI 53201

CitiBusiness Platinum Select Card Post Office Box 6235 Sioux Falls, SD 57117 Credit Bureau Post Office Box 26140 Greensboro, NC 27402

Employment Security Comission PO Box 26504 Raleigh, NC 27611

G. Frank Robinson 1849 New Star Drive Newton, NC 28658

Garbage Disposal Service P.O. Box 1097 Conover, NC 28613

Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114

J & J Sheetmetal Co. P.O. Box 574 Denver, NC 28037

Jesus and Juana Cazares 251 East H Street Hickory, NC 28601

Jimmy Summerlin Young, Morphis, Bach & Taylor P.O. Drawer 2428 Hickory, NC 28603

NCBS 1387 Sweetbriar Lane Hickory, NC 28602 Robinson, G. Frank 1849 New Star Drive Newton, NC 28658

TaxMasters 900 Town & Country Lane, Suite 400 Houston, TX 77024

US Attorney 227 West Trade Street Suite 1700 Charlotte, NC 28202-1648

US Bank Post Office Box 790408 Saint Louis, MO 63179

Welcome Finance Company, Inc. 740 4th Street SW Hickory, NC 28602

# United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 11

In re Word of Life Christian Center Church of Newton North Carolina, Inc. Case No. Debtor(s) Chapter 11

## CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for <u>Word of Life Christian Center Church of Newton North Carolina, Inc.</u> in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

■ None [*Check if applicable*]

September 29, 2011 Date /s/ Robert P. Laney

Robert P. Laney 7850 Signature of Attorney or Litigant Counsel for Word of Life Christian Center Church of Newton North Carolina, Inc. McElwee Firm, PLLC 906 Main Street North Wilkesboro, NC 28659 336-838-1111 Fax:336-838-5069 BLaney@McElweeFirm.com Case 11-51214 Entered 09/29/11 13:52:15 Desc Main Doc 1 Filed 09/29/11 Page 34 of 38 Document

# **United States Bankruptcy Court** WDNC Wilkesboro Div. Chap. 11

Word of Life Christian Center Church of Newton North Carolina, Inc. In re Case No. Debtor(s) Chapter 11

# **VERIFICATION OF CREDITOR MATRIX**

I, the President of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to

the best of my knowledge.

September 29, 2011 Date:

/s/ Gene Frank Robinson

Gene Frank Robinson/President Signer/Title

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United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 11

In re Word of Life Christian Center Church of Newton North Carolina, Inc.		Case No.			
	Debtor(s)	Chapter	11		
BUSINESS INCO	OME AND EXPEN	ISES			
FINANCIAL REVIEW OF THE DEBTOR'S BUSINES	S (NOTE: ONLY INCLUDE info	rmation directly	related to the busin	ness operation.)	
PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12	2 MONTHS:				
1. Gross Income For 12 Months Prior to Filing:		\$20	6,119.00		
PART B - ESTIMATED AVERAGE FUTURE GROSS MON	THLY INCOME:				
2. Gross Monthly Income			\$	6,000.00	
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:					
3. Net Employee Payroll (Other Than Debtor)		\$	0.00		
4. Payroll Taxes			250.00		
5. Unemployment Taxes			0.00		
6. Worker's Compensation			0.00		
7. Other Taxes			0.00		
8. Inventory Purchases (Including raw materials)			0.00		
9. Purchase of Feed/Fertilizer/Seed/Spray			0.00		
10. Rent (Other than debtor's principal residence)			0.00		
11. Utilities			500.00		
12. Office Expenses and Supplies			75.00		
13. Repairs and Maintenance			100.00		
14. Vehicle Expenses			125.00		
15. Travel and Entertainment			0.00		
16. Equipment Rental and Leases			0.00		
17. Legal/Accounting/Other Professional Fees			0.00		
18. Insurance			220.00		
19. Employee Benefits (e.g., pension, medical, etc.)			0.00		
20. Payments to Be Made Directly By Debtor to Secured Creditors F	for Pre-Petition Business Debts (Sp	ecify):			
DESCRIPTION	TOTAL				
Affordable Storage, storage building	110.00				
G. Frank Robinson, pastor salary	3,000.00				
Sonja Ramsuer, church bookkeeper	1,000.00				
21. Other (Specify):					
DESCRIPTION	TOTAL				
Prior 12 months income is with Daycare center	0.00				
Future estimated income is without Daycare cent	er 0.00				
22. Total Monthly Expenses (Add items 3-21)			\$	5,380.00	
PART D - ESTIMATED AVERAGE NET MONTHLY INCO	ME:				
23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from	item 2)		\$	620.00	

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United States Bankruptcy Court WDNC Wilkesboro Div. Chap. 7

In re	Word of Life Christian Center Church of Newton North Carolina, Inc.	Case No.	
	Debtor(s)	Chapter	11

# STATEMENT REGARDING AUTHORITY TO SIGN AND FILE PETITION

I, Gene Frank Robinson, declare under penalty of perjury that I am the President of Word of Life Christian Center Church of Newton North Carolina, Inc., and that the following is a true and correct copy of the resolutions adopted by the Board of Directors of said corporation at a special meeting duly called and held on the 27th day of September, 2011.

"Whereas, it is in the best interest of this corporation to file a voluntary petition in the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that Gene Frank Robinson, President of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a chapter 11 voluntary bankruptcy case on behalf of the corporation; and

Be It Further Resolved, that Gene Frank Robinson, President of this Corporation is authorized and directed to appear in all bankruptcy proceedings on behalf of the corporation, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the corporation in connection with such bankruptcy case, and

Be It Further Resolved, that Gene Frank Robinson, President of this Corporation is authorized and directed to employ Robert P. Laney 7850, attorney and the law firm of McElwee Firm, PLLC to represent the corporation in such bankruptcy case."

Date September 30, 2011

Signed <u>/s/Gene Frank Robinson</u> Gene Frank Robinson

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Resolution of the Advisory Board of Word of Life Christian Center Church of Newton North Carolina, Inc.

Whereas, it is in the best interest of this corporation to file a voluntary petition in the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that Gene Frank Robinson, President of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a chapter 11 voluntary bankruptcy case on behalf of the corporation; and

Be It Further Resolved, that Gene Frank Robinson, President of this Corporation is authorized and directed to appear in all bankruptcy proceedings on behalf of the corporation, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the corporation in connection with such bankruptcy case, and

Be It Further Resolved, that Gene Frank Robinson, President of this Corporation is authorized and directed to employ Robert P. Laney 7850, attorney and the law firm of McElwee Firm, PLLC to represent the corporation in such bankruptcy case.

Date September 27, 2011

Signed /s/Gene Frank Robinson

Date September 27, 2011

Signed /s/Brenda Robinson

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### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### **OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

# AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

Date September 29, 2011

Signature /s/ G

e /s/ Gene Frank Robinson Gene Frank Robinson President