

B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA OKLAHOMA CITY DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Ritz, James Todd		Name of Joint Debtor (Spouse) (Last, First, Middle): Ritz, Lori Don
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-0110		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-1853
Street Address of Debtor (No. and Street, City, and State): 18399 Carlton Drive Edmond, OK		Street Address of Joint Debtor (No. and Street, City, and State): 18399 Carlton Drive Edmond, OK
ZIP CODE 73012		ZIP CODE 73012
County of Residence or of the Principal Place of Business: Oklahoma		County of Residence or of the Principal Place of Business: Oklahoma
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE
<p>Type of Debtor (Form of Organization) (Check one box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box.)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <p>Tax-Exempt Entity (Check box, if applicable.)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed(Check one box.)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <p style="text-align: center;">Nature of Debts (Check one box.)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
<p>Filing Fee(Check one box.)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached.</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>		<p>Check one box: Chapter 11 Debtors</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
<p>Statistical/Administrative Information</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p> <p>Estimated Number of Creditors</p> <p><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000</p> <p>Estimated Assets</p> <p><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion</p> <p>Estimated Liabilities</p> <p><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion</p>		THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): James Todd Ritz Lori Don Ritz	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: Western District of Oklahoma	Case Number: 10-10071	Date Filed: 1/7/2010	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A <small>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</small> <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small> I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ Gary D. Hammond 07/09/2010 Gary D. Hammond Date	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p>Voluntary Petition <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): James Todd Ritz Lori Don Ritz</p>
Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ James Todd Ritz</u> James Todd Ritz</p> <p>X <u>/s/ Lori Don Ritz</u> Lori Don Ritz</p> <p>_____ Telephone Number (If not represented by attorney) 07/09/2010 Date</p>	<p>Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> 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. <input type="checkbox"/> 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.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X <u>/s/ Gary D. Hammond</u> Gary D. Hammond Bar No. 13825</p> <p>Hammond & Associates, P.L.L.C. 512 N.W. 12th Street Oklahoma City, OK 73103</p> <p>Phone No. (405) 216-0007 Fax (405) 217-0707</p> <p><u>07/09/2010</u> Date</p> <p><small>*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.</small></p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p>
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	<p>_____ Address</p> <p>X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</small></p>

**B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

Debtor(s)

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

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

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

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

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

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

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

**B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: **/s/ James Todd Ritz**
James Todd Ritz

Date: **07/09/2010**

**B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

Debtor(s)

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

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

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

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

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

B 1D (Official Form 1, Exhibit D) (12/09)
UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION

In re: **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: **/s/ Lori Don Ritz**
Lori Don Ritz

Date: **07/09/2010**

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

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

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
18399 Carlton Drive, Edmond, OK	Fee simple	J	\$600,000.00	\$864,075.53

Total: \$600,000.00

(Report also on Summary of Schedules)

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

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	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.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking account	J	\$3,500.00
		Savings account	J	\$500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods	J	Unknown
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	Unknown
7. Furs and jewelry.		Jewelry	J	Unknown
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance policies	J	Unknown
10. Annuities. Itemize and name each issuer.	X			

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

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	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
11. 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).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock in HSPO	J	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	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
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.		2009 tax refunds	J	Unknown
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
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			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
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.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			

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

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	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
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

3 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$4,000.00

B6C (Official Form 6C) (4/10)

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
 (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$146,450.*
 (Check one box)

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
18399 Carlton Drive, Edmond, OK	Okla. Stat. tit. 31 §§ 1(A)(1), (2)	\$900,000.00	\$600,000.00
Checking account	Okla. Stat. tit. 31 §§ 1(A)(18), 1.1	\$2,625.00	\$3,500.00
Household goods	Okla. Stat. tit. 31 § 1(A)(3)	Unknown	Unknown
Clothing	Okla. Stat. tit. 31 § 1(A)(7)	Unknown	Unknown
Life insurance policies	Okla. Stat. tit. 36 § 3631.1	Unknown	Unknown
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to ca commenced on or after the date of adjustment.		\$902,625.00	\$603,500.00

B6D (Official Form 6D) (12/07)
 In re **James Todd Ritz**
 Lori Don Ritz

Case No. _____
 (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Citizens Bank of Edmond 1 E. First Street Edmond, OK 73034	J	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 18399 Carlton Drive, Edmond, OK REMARKS: VALUE: \$600,000.00				\$210,902.87	
ACCT #: Suntrust Mortgage P.O. Box 27767 Richmond, VA 23261-7767	J	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 18399 Carlton Drive, Edmond, OK REMARKS: VALUE: \$600,000.00				\$653,172.66	\$264,075.53
Representing: Suntrust Mortgage		Baer, Timerlake, Coulson & Cates P.O. Box 18486 Oklahoma City, OK 73154-0486				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$864,075.53	\$264,075.53
Total (Use only on last page) >						\$864,075.53	\$264,075.53

 No continuation sheets attached

(Report also on Summary of Schedules.)
 (If applicable, report also on Statistical Summary of Certain Liabilities)

B6E (Official Form 6E) (04/10)

In re **James Todd Ritz**
Lori Don RitzCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** 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

 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

 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

 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

 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. §

 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,

 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)

 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

 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

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of*1 continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
------------------	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO	AMOUNT NOT ENTITLED TO PRIORITY,
ACCT #: IRS Department of the Treasury Memphis, TN 38101-0249	J	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$15,463.55	\$15,463.55	\$0.00
ACCT #: Oklahoma Tax Commission P.O. Box 26860 Oklahoma City, OK 73126-0860	J	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$280.26	\$280.26	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation of Subtotal (Totals of this page) >						\$15,743.81	\$15,743.81	\$0.00
attached to Schedule of Creditors Holding Priority Claims								
Total >						\$15,743.81		
(Use only on last page of the completed Schedule E.)								
Totals >							\$15,743.81	\$0.00
(Use only on last page of the completed Schedule E.)								
If applicable, report also on the Statistical								

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

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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.)	DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Allegiance Credit Union 4235 N. Meridian Oklahoma City, OK 731567-7020	J	DATE INCURRED: CONSIDERATION: Mortgage REMARKS:				\$124,000.00
Representing: Allegiance Credit Union		Joel C. Hall Mulinix, Ogdent, Hall, Andrews, & Ludlam 210 Park Avenue, Suite 3030 Oklahoma City, OK 73102				Notice Only
Representing: Allegiance Credit Union		Small Business Association 6501 Sylvan Rd. Suite 122 Citrus Heights, CA 95610				Notice Only
ACCT #: xxxx-xxxxxxx-x1009 American Express P.O. Box 650448 Dallas, TX 75265-0448	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$10,713.19
Representing: American Express		NCO Financial Systems, Inc. 150 Crosspoint Parkway Getzville, NY 14058				Notice Only
ACCT #: xxxx-xxxx-xxxx-0542 Capital One P.O. Box 60024 City of Industry, CA 91716-0024	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,325.38
Subtotal >						\$144,038.57
Total >						

5 continuation sheets attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

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

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Capital One		Nelson, Watson and Associates, LLC 80 Merrimack Street Lower Level Haverhill, MA 01830				Notice Only
ACCT #: 7986 Capital One Bank c/o American Infosource LP as Agent P.O. Box 71083 Charlotte, NC 28272-1083	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,142.51
ACCT #: xxxx-xxxx-xxxx-2513 Chase (WAMU) P.O. Box 15298 Wilmington, DE 19850-5298	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,661.26
Representing: Chase (WAMU)		PRA Receivables Management, LLC P.O. Box 41067 Norfolk, VA 23541				Notice Only
ACCT #: xxxx-xxxx-xxxx-0663 Children's Place P.O. Box 689182 Des Moines, IA 50368	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$690.28
Representing: Children's Place		PRA Receivables Management, LLC P.O. Box 41067 Norfolk, VA 23541				Notice Only
Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$6,494.05
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

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

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-1564 Citibank P.O. Box 6404 The Lakes, NV 88901-8404	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$24,056.55
Representing: Citibank		Morgan and Associates, PC 2601 NW Expressway, Suite 205E Oklahoma City, OK 73112-7229				Notice Only
Representing: Citibank		PRA Receivables Management, LLC P.O. Box 41067 Norfolk, VA 23541				Notice Only
ACCT #: xxxx-xxxx-xxxx-0558 Citibank/Sears P.O. Box 6404 The Lakes, NV 88901-6404	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$8,967.36
ACCT #: xxxxxx-x5681 Deaconess Hospital 5501 N. Portland Oklahoma City, OK 73112	J	DATE INCURRED: 2009 CONSIDERATION: Medical bill REMARKS:				\$3,763.88
Representing: Deaconess Hospital		Michael Mossman, Attorney at Law P.O. Box 330129 Nashville, TN 7203-7501				Notice Only
Sheet no. <u>2</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$36,787.79
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

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

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx-x5681 Deaconess Hospital 5501 N. Portland Oklahoma City, OK 73112	J	DATE INCURRED: 2009 CONSIDERATION: Medical bill REMARKS:				\$1,711.92
ACCT #: xxxx-xxxx-xxxx-4260 Discover P.O. Box 6103 Carol Stream, IL 60197-6103	J	DATE INCURRED: 2003 CONSIDERATION: Credit Card REMARKS:				\$11,486.27
Representing: Discover		Burton E. Stacy, Jr. Hood & Stacy, PA 216 N. Main St. Bentonville, AR 73712				Notice Only
Representing: Discover		Zwicker and Associates P.O. Box 101145 Birmingham, AL 35210-6145				Notice Only
ACCT #: Eagle One Properties, Inc. 3501 NW 63rd Street, Suite 100 Oklahoma City, OK 73116	J	DATE INCURRED: CONSIDERATION: Other REMARKS:				Unknown
ACCT #: xxxxxxxxxx5614 Home Depot P.O. Box 653000 Dallas, TX 75265-3000	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$720.16
Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$13,918.35
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

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

In re James Todd Ritz
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Home Depot		PRA Receivables Management, LLC P.O. Box 41067 Norfolk, VA 23541				Notice Only
ACCT #: xxxxxx0601 HSBC P.O. Box 60113 City of Industry, CA 91716-0113	J	DATE INCURRED: 2007 or 2008 CONSIDERATION: Line of credit REMARKS:				\$165,717.54
Representing: HSBC		HSBC Mortgage Services P.O. Box 9590 Virginia Beach, VA 23450-9590				Notice Only
Representing: HSBC		Joe M. Lozano, Jr. 9441 LBJ Freeway, Suite 350 Dallas, TX 75243				Notice Only
ACCT #: xxxxxxxx9400 HSBC/Best Buy P.O. Box 60148 City of Industry, CA 91716-0148	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,058.39
ACCT #: JAHCO Oklahoma Properties, LLC v. TL Rit c/o Chris Griswald 315 W. Edmond Rd. Edmond, OK 73003	J	DATE INCURRED: CONSIDERATION: Lease agreement REMARKS:				\$18,318.57
Sheet no. <u>4</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$189,094.50
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

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

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx2221 JC Penney P.O. Box 981131 El Paso, TX 79998-1131	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,527.36
Representing: JC Penney		PRA Receivables Managment, LLC P.O. Box 41067 Norfolk, VA 23541				Notice Only
ACCT #: xxxx9835 Mercy Health Center 4300 W. Memorial Rd. Oklahoma City, OK 73120	J	DATE INCURRED: CONSIDERATION: Medical bill REMARKS:				\$1,712.35
ACCT #: xxxxxxxxx6917 Sam's Club P.O. Box 981064 El Paso, TX 79998-1064	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,542.08
ACCT #: xx5626 VCS 7500 Office Ridge Circle Eden Prairie, MN 55344-3678	J	DATE INCURRED: CONSIDERATION: Collecting for Sears REMARKS:				\$8,967.36
Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$17,749.15
						Total > \$408,082.41

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

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

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
 (if known)

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 of 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.
<p>Allegiance Credit Union 4235 N. Meridian Oklahoma City, OK 73157-7020</p> <p>AT&T Mobility P.O. Box 650553 Dallas, TX 75265</p>	<p>Debtors personally guaranteed a \$130,000.00 loan to T.L. Ritz Investments, LLC, dated 8/22/08. Liability is contingent on breach by T.L. Ritz Investments, LLC.</p> <p>Three year cell phone contract</p>

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

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

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 the 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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Married	Relationship(s):	Daughter	Age(s): 11	Relationship(s):	Age(s):
		Son	5		
		Daughter	7		
Employment:		Debtor		Spouse	
Occupation	General Manager				
Name of Employer	David Stanley Ford				
How Long Employed	1 year 6 months				
Address of Employer	Oklahoma City, OK				

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$19,003.59	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$19,003.59	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$5,538.52	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) <u>Demo deduction</u>	\$600.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$6,138.52	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$12,865.07	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$12,865.07	\$0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$12,865.07	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

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DAVID STANLEY FORD 2800 W. I-44 Service Rd OKLAHOMA CITY, OK 73112 (405) 946-3381	EMPLOYEE NAME				SOCIAL SECURITY NO.	EMPLOYEE NO.	CHECK NO.
	JAMES T RITZ					257	26943
	DIVISION	DEPARTMENT			PERIOD BEGINNING	PERIOD ENDING	CHECK DATE
1	8000			04/16/10	04/30/10	04/30/10	
EARNINGS/TAXABLE BENEFITS	HOURS	RATE	CURRENT	YEAR TO DATE	TAXES / DEDUCTIONS	CURRENT	YEAR TO DATE
SALARY			7,500.00	82,177.20	FEDERAL M-7	1,111.06	12,699.44
DEMO INCOME			300.00	2,400.00	OASDI	440.67	4,900.39
TOTAL PAY	0.00		7,800.00	84,577.20	MEDICARE	103.06	1,146.06
					STATE-OK M-7	331.00	3,722.00
					DEMO DEDUCT	300.00	2,400.00
					DENTAL INS	51.15	409.20
					MEDICAL INS	641.18	5,129.44
					LIFE INS	3.00	24.00
					ACCTS REC	40.00	127.11

NET PAY

4,778.88 **54,019.56**

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DAVID STANLEY FORD 2800 W. I-44 Service Rd. OKLAHOMA CITY, OK 73112 (405) 946-3381	EMPLOYEE NAME				SOCIAL SECURITY NO.	EMPLOYEE NO.	CHECK NO.
	JAMES T RITZ					257	27000
	DIVISION	DEPARTMENT			PERIOD BEGINNING	PERIOD ENDING	CHECK DATE
	1	8000			04/01/10	04/30/10	05/10/10
EARNINGS/TAXABLE BENEFITS	HOURS	RATE	CURRENT	YEAR TO DATE	TAXES / DEDUCTIONS	CURRENT	YEAR TO DATE
SALARY			10,355.40	92,532.60	FEDERAL M-7	2,033.62	14,733.06
DEMO INCOME			0.00	2,400.00	OASDI	642.04	5,542.43
TOTAL PAY	0.00		10,355.40	94,932.60	MEDICARE	150.15	1,296.21
					STATE-OK M-7	509.00	4,231.00
					DEMO DEDUCT	0.00	2,400.00
					DENTAL INS	0.00	409.20
					MEDICAL INS	0.00	5,129.44
					LIFE INS	0.00	24.00
					ACCTS REC	0.00	127.11
NET PAY			7,020.59	61,040.15			

DAVID STANLEY FORD 2800 W. I-44 Service Rd. OKLAHOMA CITY, OK 73112 (405) 946-3381	EMPLOYEE NAME				SOCIAL SECURITY NO.	EMPLOYEE NO.	CHECK NO.
	JAMES T RITZ					257	27175
	DIVISION	DEPARTMENT			PERIOD BEGINNING	PERIOD ENDING	CHECK DATE
	1	8000			05/16/10	05/31/10	05/31/10
EARNINGS/TAXABLE BENEFITS	HOURS	RATE	CURRENT	YEAR TO DATE	TAXES / DEDUCTIONS	CURRENT	YEAR TO DATE
SALARY			7,500.00	107,532.60	FEDERAL M-7	1,111.06	16,955.18
DEMO INCOME			300.00	3,000.00	OASDI	440.68	6,423.78
TOTAL PAY	0.00		7,800.00	110,532.60	MEDICARE	103.06	1,502.33
					STATE-OK M-7	331.00	4,893.00
					DEMO DEDUCT	300.00	3,000.00
					DENTAL INS	51.15	511.50
					MEDICAL INS	641.18	6,411.80
					LIFE INS	3.00	30.00
					ACCTS REC	0.00	127.11
NET PAY			4,818.87	70,677.90			

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DAVID STANLEY FORD 2800 W. I-44 Service Rd. OKLAHOMA CITY, OK 73112 (405) 946-3381	EMPLOYEE NAME				SOCIAL SECURITY NO.	EMPLOYEE NO.	CHECK NO.
	JAMES T RITZ					257	27273
	DIVISION	DEPARTMENT			PERIOD BEGINNING	PERIOD ENDING	CHECK DATE
1	8000			05/01/10	05/31/10	06/10/10	
EARNINGS/TAXABLE BENEFITS	HOURS	RATE	CURRENT	YEAR TO DATE	TAXES / DEDUCTIONS	CURRENT	YEAR TO DATE
SALARY			23,078.90	153,690.40	FEDERAL M-7	6,554.82	30,064.82
DEMO INCOME			0.00	3,000.00	OASDI	0.00	6,621.60
TOTAL PAY	0.00		23,078.90	156,690.40	MEDICARE	334.64	2,171.62
					STATE-OK M-7	1,409.00	7,711.00
					DEMO DEDUCT	0.00	3,000.00
					DENTAL INS	0.00	511.50
					MEDICAL INS	0.00	6,411.80
					LIFE INS	0.00	30.00
					ACCTS REC	0.00	127.11

NET PAY 14,780.44 100,040.95

... Company Employees Company Employee Occurrence (6/20/09)

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IVID STANLEY FORD 2800 W. I-44 Service Rd. LAHOMA CITY, OK 73112 (405) 946-3381	EMPLOYEE NAME			SOCIAL SECURITY NO.	EMPLOYEE NO.	CHECK NO.	
	JAMES T RITZ				257	27332	
	DIVISION	DEPARTMENT		PERIOD BEGINNING	PERIOD ENDING	CHECK DATE	
1	8000		06/01/10	06/15/10	06/15/10		
ININGS/TAXABLE BENEFITS	HOURS	RATE	CURRENT	YEAR TO DATE	TAXES / DEDUCTIONS	CURRENT	YEAR TO DATE
LARY			7,500.00	161,190.40	FEDERAL M-7	1,111.06	31,175.88
MO INCOME			300.00	3,300.00	OASDI	0.00	6,621.60
TAL PAY	0.00		7,800.00	164,490.40	MEDICARE	103.06	2,274.68
					STATE-OK M-7	331.00	8,042.00
					DEMO DEDUCT	300.00	3,300.00
					DENTAL INS	51.15	562.65
					MEDICAL INS	641.18	7,052.98
					LIFE INS	3.00	33.00
					ACCTS REC	0.00	127.11

ET PAY 5,259.55 105,300.50

Scanned Document #1

FANLEY FORD 1-44 Service Rd. A CITY, OK 73112) 946-3381	EMPLOYEE NAME			SOCIAL SECURITY NO.	EMPLOYEE NO.		
	JAMES T RITZ				257		
	DIVISION	DEPARTMENT		PERIOD BEGINNING	PERIOD ENDING		
	1	8000		06/16/10	06/30/10		
TAXABLE BENEFITS	HOURS	RATE	CURRENT	YEAR TO DATE	TAXES / DEDUCTIONS	CURRENT	YI

COME			7,500.00	168,690.40	FEDERAL M-7	1,111.06
AY	0.00		300.00	3,600.00	OASDI	0.00
			7,800.00	172,290.40	MEDICARE	103.07
					STATE-OK M-7	331.00
					DEMO DEDUCT	300.00
					DENTAL INS	51.15
					MEDICAL INS	641.18
					LIFE INS	3.00
					ACCTS REC	0.00

5,259.54

110,560.04

h

B6J (Official Form 6J) (12/07)

IN RE: **James Todd Ritz**
Lori Don RitzCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any

payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on

 Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$6,692.22
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Alarm	\$750.00 \$300.00 \$250.00 \$40.00
3. Home maintenance (repairs and upkeep)	\$150.00
4. Food	\$2,250.00
5. Clothing	\$500.00
6. Laundry and dry cleaning	\$80.00
7. Medical and dental expenses	\$505.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$200.00
10. Charitable contributions	\$1,000.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$200.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$0.00 \$1,005.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$14,272.22
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$12,865.07 \$14,272.22 (\$1,407.15)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION

IN RE: James Todd Ritz
Lori Don Ritz

CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
trash pick-up	\$85.00
Internet	\$40.00
Child care	\$75.00
School supplies	\$150.00
School lunches	\$150.00
Newspapers, books, magazines	\$80.00
Hair cuts	\$150.00
HBA	\$225.00
Homeowner's dues	\$50.00
Total >	\$1,005.00

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

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re **James Todd Ritz**
Lori Don Ritz

Case No.

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 also must 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	\$600,000.00			
B - Personal Property	Yes	4	\$4,000.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1			\$864,075.53	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$15,743.81	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6			\$408,082.41	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	6				\$12,865.07
J - Current Expenditures of Individual Debtor(s)	Yes	2				\$14,272.22
TOTAL		25	\$604,000.00	\$1,287,901.75		

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re **James Todd Ritz**
Lori Don Ritz

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)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$15,743.81
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$15,743.81

State the following:

Average Income (from Schedule I, Line 16)	\$12,865.07
Average Expenses (from Schedule J, Line 18)	\$14,272.22
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$23,568.58

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$264,075.53
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$15,743.81	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$408,082.41
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$672,157.94

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

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **27** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **07/09/2010** _____

Signature **/s/ James Todd Ritz** _____
James Todd Ritz

Date **07/09/2010** _____

Signature **/s/ Lori Don Ritz** _____
Lori Don Ritz

[If joint case, both spouses must sign.]

B7 (Official Form 7) (04/10)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz
Lori Don Ritz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

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.

AMOUNT	SOURCE
\$139,170.00	2008 Employment
\$141,255.00	2009 Employment

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

AMOUNT	SOURCE
\$51,175.00	2009 401k withdrawal

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None 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 asterisk (*) any payments that were made to a creditor on account

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*. 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.

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Suntrust Mortgage, Inc. v. James Todd Ritz, et al, Case No. CJ-2009-9654	Foreclosure	District Court of Oklahoma County, State of Oklahoma	Pending

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz
Lori Don Ritz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

Citibank (South Dakota), NA v. Todd J. Ritz, Case No. CJ-2009-8126	Indebtedness	District Court of Oklahoma County, State of Oklahoma	Judgment rendered for Plaintiff
Discover Bank v. James Todd Ritz, Case No. CJ-2009-8126	Breach of agreement - contract	District Court of Oklahoma County, State of Oklahoma	Pending
Allegiance Credit Union v. James Todd Ritz and Lori Don Ritz, Case No. CJ-2009-11520	Foreclosure	District Court of Oklahoma County, State of Oklahoma	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

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both

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 a petition in bankruptcy within one year immediately preceding the

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Hammond & Associates, P.L.L.C. 512 NW 12th Street Oklahoma City, OK 73103	7/2010	\$5,500.00

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz
Lori Don Ritz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

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

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or

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,

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
First National Bank Weatherford, OK 73096	913650; final balance \$0.00	Unknown

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

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

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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

ADDRESS	NAME USED	DATES OF OCCUPANCY
417 NW 142nd Circle Edmond, OK 73003	James and Lori Ritz	

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

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz
Lori Don Ritz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

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.

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

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.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is

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

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
T.L. Ritz Investments, LLC 18399 Carlton Dr. Edmond, OK 73012 Tax ID# 90-0367914		

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. §

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz
Lori Don Ritz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

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.

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the

DATE OF INVENTOF	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
10/22/09	Lori Ritz	\$200.00 market value

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re: **James Todd Ritz**
Lori Don Ritz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

24. Tax Consolidation Group

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the

25. Pension Funds

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer,

[If completed by an individual or individual and spouse]

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.

Date 07/09/2010

Signature /s/ James Todd Ritz
of Debtor **James Todd Ritz**

Date 07/09/2010

Signature /s/ Lori Don Ritz
of Joint Debtor **Lori Don Ritz**
(if any)

*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*

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

In re **James Todd Ritz**
Lori Don Ritz

Case No. _____
Chapter 11

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

Certification of the Debtor

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

James Todd Ritz	X /s/ James Todd Ritz	07/09/2010
_____	_____	_____
Lori Don Ritz	Signature of Debtor	Date

Printed Name(s) of Debtor(s)	X /s/ Lori Don Ritz	07/09/2010
	_____	_____
Case No. (if known) _____	Signature of Joint Debtor (if any)	Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, **Gary D. Hammond**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Gary D. Hammond _____

Gary D. Hammond, Attorney for Debtor(s)
Bar No.: 13825
Hammond & Associates, P.L.L.C.
512 N.W. 12th Street
Oklahoma City, OK 73103
Phone: (405) 216-0007
Fax: (405) 217-0707
E-Mail: gary@okatty.com

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

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

B 201A (Form 201A) (12/09)

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

UNITED STATES BANKRUPTCY COURT

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

IN RE: **James Todd Ritz**
Lori Don Ritz

CASE NO

CHAPTER 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

For legal services, I have agreed to accept:	<u>\$5,500.00</u>
Prior to the filing of this statement I have received:	<u>\$5,500.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

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

Debtor Other (specify)

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

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

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

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

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

\$225 an hour for attorney services and \$70 an hour for paralegal services for all post-petition work. Debtor has paid a \$7,000 retainer for post petition work.

CERTIFICATION

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

07/09/2010

Date

/s/ Gary D. Hammond

Gary D. Hammond
Hammond & Associates, P.L.L.C.
512 N.W. 12th Street
Oklahoma City, OK 73103
Phone: (405) 216-0007 / Fax: (405) 217-0707

Bar No. 13825

/s/ James Todd Ritz
James Todd Ritz

/s/ Lori Don Ritz
Lori Don Ritz

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

IN RE: **James Todd Ritz**
Lori Don Ritz

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar	Nature of claim (trade debt, bank loan,	Indicate if claim is contingent, unliquidated, disputed, or subject to	Amount of claim [if secured also state value of security]
Suntrust Mortgage P.O. Box 27767 Richmond, VA 23261-7767		Mortgage		\$653,172.66
				Value: \$389,097.13
HSBC P.O. Box 60113 City of Industry, CA 91716-0113		Line of credit		\$165,717.54
Allegiance Credit Union 4235 N. Meridian Oklahoma City, OK 731567-7020		Mortgage		\$124,000.00
Citibank P.O. Box 6404 The Lakes, NV 88901-8404		Credit Card		\$24,056.55
JAHCO Oklahoma Properties, LLC v. TL Rit c/o Chris Griswald 315 W. Edmond Rd. Edmond, OK 73003		Lease agreement		\$18,318.57
IRS Department of the Treasury Memphis, TN 38101-0249		Taxes		\$15,463.55

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

IN RE: **James Todd Ritz**
Lori Don Ritz

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 1

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar	Nature of claim (trade debt, bank loan,	Indicate if claim is contingent, unliquidated, disputed, or subject to	Amount of claim [if secured also state value of security]
Discover P.O. Box 6103 Carol Stream, IL 60197-6103		Credit Card		\$11,486.27
American Express P.O. Box 650448 Dallas, TX 75265-0448		Credit Card		\$10,713.19
Capital One P.O. Box 60024 City of Industry, CA 91716-0024		Credit Card		\$9,325.38
VCS 7500 Office Ridge Circle Eden Prairie, MN 55344-3678		Collecting for Sears		\$8,967.36
Citibank/Sears P.O. Box 6404 The Lakes, NV 88901-6404		Credit Card		\$8,967.36
Sam's Club P.O. Box 981064 El Paso, TX 79998-1064		Credit Card		\$5,542.08
HSBC/Best Buy P.O. Box 60148 City of Industry, CA 91716-0148		Credit Card		\$5,058.39

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

IN RE: **James Todd Ritz**
Lori Don Ritz

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 2

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar	Nature of claim (trade debt, bank loan,	Indicate if claim is contingent, unliquidated, disputed, or subject to	Amount of claim [if secured also state value of security]
Chase (WAMU) P.O. Box 15298 Wilmington, DE 19850-5298		Credit Card		\$4,661.26
Deaconess Hospital 5501 N. Portland Oklahoma City, OK 73112		Medical bill		\$3,763.88
Mercy Health Center 4300 W. Memorial Rd. Oklahoma City, OK 73120		Medical bill		\$1,712.35
Deaconess Hospital 5501 N. Portland Oklahoma City, OK 73112		Medical bill		\$1,711.92
JC Penney P.O. Box 981131 El Paso, TX 79998-1131		Credit Card		\$1,527.36
Capital One Bank c/o American Infosource LP as Agent P.O. Box 71083 Charlotte, NC 28272-1083		Credit Card		\$1,142.51
Home Depot P.O. Box 653000 Dallas, TX 75265-3000		Credit Card		\$720.16

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

IN RE: **James Todd Ritz**
Lori Don Ritz

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 3

I 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: **07/09/2010** _____

Signature: **/s/ James Todd Ritz**
James Todd Ritz

/s/ Lori Don Ritz
Lori Don Ritz

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

IN RE: **James Todd Ritz**
Lori Don Ritz

CASE NO

CHAPTER **11**

VERIFICATION OF CREDITOR MATRIX

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

Date 07/09/2010

Signature */s/ James Todd Ritz*
James Todd Ritz

Date 07/09/2010

Signature */s/ Lori Don Ritz*
Lori Don Ritz

Allegiance Credit Union
4235 N. Meridian
Oklahoma City, OK 731567-7020

Allegiance Credit Union
4235 N. Meridian
Oklahoma City, OK 73157-7020

American Express
P.O. Box 650448
Dallas, TX 75265-0448

AT&T Mobility
P.O. Box 650553
Dallas, TX 75265

Baer, Timerlake, Coulson & Cates
P.O. Box 18486
Oklahoma City, OK 73154-0486

Burton E. Stacy, Jr.
Hood & Stacy, PA
216 N. Main St.
Bentonville, AR 73712

Capital One
P.O. Box 60024
City of Industry, CA 91716-0024

Capital One Bank
c/o American Infosource LP as Agent
P.O. Box 71083
Charlotte, NC 28272-1083

Chase (WAMU)
P.O. Box 15298
Wilmington, DE 19850-5298

Children's Place
P.O. Box 689182
Des Moines, IA 50368

Citibank
P.O. Box 6404
The Lakes, NV 88901-8404

Citibank/Sears
P.O. Box 6404
The Lakes, NV 88901-6404

Citizens Bank of Edmond
1 E. First Street
Edmond, OK 73034

Deaconess Hospital
5501 N. Portland
Oklahoma City, OK 73112

Discover
P.O. Box 6103
Carol Stream, IL 60197-6103

Eagle One Properties, Inc.
3501 NW 63rd Street, Suite 100
Oklahoma City, OK 73116

Home Depot
P.O. Box 653000
Dallas, TX 75265-3000

HSBC
P.O. Box 60113
City of Industry, CA 91716-0113

HSBC Mortgage Services
P.O. Box 9590
Virginia Beach, VA 23450-9590

HSBC/Best Buy
P.O. Box 60148
City of Industry, CA 91716-0148

IRS
Department of the Treasury
Memphis, TN 38101-0249

JAHCO Oklahoma Properties, LLC v. TL Rit
c/o Chris Griswald
315 W. Edmond Rd.
Edmond, OK 73003

JC Penney
P.O. Box 981131
El Paso, TX 799998-1131

Joe M. Lozano, Jr.
9441 LBJ Freeway, Suite 350
Dallas, TX 75243

Joel C. Hall
Mulinix, Ogdent, Hall, Andrews, & Ludlam
210 Park Avenue, Suite 3030
Oklahoma City, OK 73102

Mercy Health Center
4300 W. Memorial Rd.
Oklahoma City, OK 73120

Michael Mossman, Attorney at Law
P.O. Box 330129
Nashville, TN 7203-7501

Morgan and Associates, PC
2601 NW Expressway, Suite 205E
Oklahoma City, OK 73112-7229

NCO Financial Systems, Inc.
150 Crosspoint Parkway
Getzville, NY 14058

Nelson, Watson and Associates, LLC
80 Merrimack Street Lower Level
Haverhill, MA 01830

Oklahoma Tax Commission
P.O. Box 26860
Oklahoma City, OK 73126-0860

PRA Receivables Management, LLC
P.O. Box 41067
Norfolk, VA 23541

PRA Receivables Managment, LLC
P.O. Box 41067
Norfolk, VA 23541

Sam's Club
P.O. Box 981064
El Paso, TX 79998-1064

Small Business Association
6501 Sylvan Rd.
Suite 122
Citrus Heights, CA 95610

Suntrust Mortgage
P.O. Box 27767
Richmond, VA 23261-7767

VCS

7500 Office Ridge Circle

Eden Prairie, MN 55344-3678

Zwicker and Associates

P.O. Box 101145

Birmingham, AL 35210-6145

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA
OKLAHOMA CITY DIVISION**

IN RE:
James Todd Ritz
Lori Don Ritz

CHAPTER 11

DEBTOR(S)

CASE NO

LIST OF EQUITY SECURITY HOLDERS

Registered Name of Holder of Security Last Known Address or Place of Business	Class of Security	Number Registered	Kind of Interest Registered
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I 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: 07/09/2010

Signature: /s/ James Todd Ritz
James Todd Ritz

/s/ Lori Don Ritz
Lori Don Ritz

B22B (Official Form 22B) (Chapter 11) (01/08)In re: **James Todd Ritz****Lori Don Ritz**

Case Number:

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly.

Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME																			
<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p>																			
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<table border="1"> <tr> <td>Column A</td> <td>Column B</td> </tr> <tr> <td>Debtor's Income</td> <td>Spouse's Income</td> </tr> </table>	Column A	Column B	Debtor's Income	Spouse's Income												
Column A	Column B																		
Debtor's Income	Spouse's Income																		
2	Gross wages, salary, tips, bonuses, overtime, commissions.		<table border="1"> <tr> <td>\$23,568.58</td> <td>\$0.00</td> </tr> </table>	\$23,568.58	\$0.00														
\$23,568.58	\$0.00																		
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> <tr> <td colspan="2"></td> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>		a.	Gross receipts	\$0.00	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	c.	Business income	Subtract Line b from Line a.				\$0.00	\$0.00	
a.	Gross receipts	\$0.00	\$0.00																
b.	Ordinary and necessary business expenses	\$0.00	\$0.00																
c.	Business income	Subtract Line b from Line a.																	
		\$0.00	\$0.00																
4	<p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> <tr> <td colspan="2"></td> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>		a.	Gross receipts	\$0.00	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a.				\$0.00	\$0.00	
a.	Gross receipts	\$0.00	\$0.00																
b.	Ordinary and necessary operating expenses	\$0.00	\$0.00																
c.	Rent and other real property income	Subtract Line b from Line a.																	
		\$0.00	\$0.00																
5	Interest, dividends, and royalties.		<table border="1"> <tr> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>	\$0.00	\$0.00														
\$0.00	\$0.00																		
6	Pension and retirement income.		<table border="1"> <tr> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>	\$0.00	\$0.00														
\$0.00	\$0.00																		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.		<table border="1"> <tr> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>	\$0.00	\$0.00														
\$0.00	\$0.00																		
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor</td> <td>Spouse</td> </tr> <tr> <td></td> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse		\$0.00	\$0.00	<table border="1"> <tr> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>	\$0.00	\$0.00								
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse																	
	\$0.00	\$0.00																	
\$0.00	\$0.00																		
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </table>		a.			b.			<table border="1"> <tr> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>	\$0.00	\$0.00								
a.																			
b.																			
\$0.00	\$0.00																		
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		<table border="1"> <tr> <td>\$23,568.58</td> <td>\$0.00</td> </tr> </table>	\$23,568.58	\$0.00														
\$23,568.58	\$0.00																		

B22B (Official Form 22B) (Chapter 11) (01/08)

11	<p>Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	<p>\$23,568.58</p>
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Part II: VERIFICATION

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p>	
	<p>Date: <u>07/09/2010</u></p>	<p>Signature: <u>/s/ James Todd Ritz</u> James Todd Ritz</p>
	<p>Date: <u>07/09/2010</u></p>	<p>Signature: <u>/s/ Lori Don Ritz</u> Lori Don Ritz</p>