81 (Official Form 1)(4/10)								
United States Bankruptcy Cou Eastern District of Tennessee								Petition
Name of Debtor (if individual, enter Last, First, Middle): Witte, Josh Daniel				Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Witte Construction & Excavation			All Ot (incluo	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) No./Complete EIN (if more than one, state all) <b>xxx-xx-1883</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, a 9187 Dayflower Drive Ooltewah, TN			Street	Street Address of Joint Debtor (No. and Street, City, and State):				
		ZIP Code	_					ZIP Code
County of Residence or of the Principal Place of		'363	Count	v of Reside	ence or of the	Principal Place	e of Business:	
Hamilton				,	in the strate	-r 1 1400		
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	tor (if different	from street address):	
		ZIP Code	_					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor	Nature of	Business			Chapter	of Bankruptc	y Code Under Whic	ch
(Form of Organization)	(Check or		the Petition is Filed (Check one box)					
(Check one box)	Health Care Busir		£	Chapter 7				
Individual (includes Joint Debtors)	Single Asset Real in 11 U.S.C. § 10		erined					
See Exhibit D on page 2 of this form.	Railroad	(012)	Chapter 11 of a Foreign Main Proceeding					
Corporation (includes LLC and LLP)	Stockbroker		□ Chapter 12 □ Chapter 15 Petition for Recognition □ Chapter 13 □ of a Foreign Nonmain Proceeding					
□ Partnership	Commodity Broke	er			er 15	01 u	r öreign ryönnam r ry	occounty
Other (If debtor is not one of the above entities,	☐ Clearing Bank ☐ Other					Nature o	of Debts	
check this box and state type of entity below.)	Tax-Exem	nt Entity	(Check one box)					
	(Check box, if	f applicable)	Debts are primarily consumer debts, Debts are primarily					
	Debtor is a tax-ex under Title 26 of t Code (the Internal	the United S	states	tes "incurred by an individual primarily for				ess debts.
Filing Fee (Check one box)	)	Check one	e box:		Chap	oter 11 Debtor	s	
Full Filing Fee attached						ned in 11 U.S.C.		
☐ Filing Fee to be paid in installments (applicable to i	ndividuals only). Must	Check if:	otor is not	a small busin	ness debtor as	defined in 11 U.S	S.C. § 101(51D).	
attach signed application for the court's consideration debtor is unable to pay fee except in installments. R			tor's aggi	or's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates)				
Form 3A.	tule 1000(b). See Official	are		s than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).				
☐ Filing Fee waiver requested (applicable to chapter 5	7 individuals only). Must	Check all			this petition.			
attach signed application for the court's consideration						repetition from or	ne or more classes of cre	editors,
					S.C. § 1126(b).			
Statistical/Administrative Information	C 11 / 11 /					THIS S	PACE IS FOR COURT	USE ONLY
<ul> <li>Debtor estimates that funds will be available</li> <li>Debtor estimates that, after any exempt properties</li> </ul>				es paid,				
there will be no funds available for distribution	on to unsecured credito	ors.	•			-		
Estimated Number of Creditors		] [	1					
1- 50- 100- 200- 1	,000- 5,001- 1	0,001- 2:	5,001-	50,001-	OVER			
	5,000 10,000 2	25,000 50	0,000	100,000	100,000	4		
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 tt	\$1,000,001 \$10,000,001 \$ o \$10 to \$50 to	o \$100 to		500,000,001 to \$1 billion				
Estimated Liabilities			_	_	-	1		
	1,000,001 \$10,000,001 \$		00,000,001					
\$50,000 \$100,000 \$500,000 to \$1 to	o \$10 to \$50 to	o \$100 to	\$500 illion					

B1 (Official For	m 1)(4/10)		Page 2	
Voluntar	y Petition	Name of Debtor(s): Witte, Josh Daniel		
(This page mu	st be completed and filed in every case)	Wille, JUSH Damer		
	All Prior Bankruptcy Cases Filed Within Las	<b>8 Years</b> (If more than two, attack	h additional sheet)	
Location Where Filed:	Eastern District of TN	Case Number: <b>09-16473</b>	Date Filed: 10/07/09	
Location Where Filed:	Eastern District of TN	Case Number: 09-14153	Date Filed: <b>7/07/09</b>	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	than one, attach additional sheet)	
Name of Debte - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if debter is an indiv	Exhibit B	
<ul> <li>(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.)</li> <li>□ Exhibit A is attached and made a part of this petition.</li> <li>(To be completed if debtor is an individual whose debts are primarily consumer debt I, the attorney for the petitioner named in the foregoing petition, declare the have informed the petitioner that [he or she] may proceed under chapter 7, 12, or 13 of title 11, United States Code, and have explained the relief avail under each such chapter. I further certify that I delivered to the debtor the required by 11 U.S.C. §342(b).</li> <li>X /s/ David J. Fulton April 27, 2010 Signature of Attorney for Debtor(s) (Date)</li> </ul>				
		David J. Fulton 6102		
<ul> <li>Yes, and</li> <li>No.</li> <li>(To be complete Complet</li></ul>	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	<b>ibit D</b> ch spouse must complete and atta a part of this petition.	· · ·	
	Information Regardir	g the Debtor - Venue		
	(Check any ag	-		
-	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pend	ling in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	<b>Certification by a Debtor Who Reside</b> (Check all app		operty	
	Landlord has a judgment against the debtor for possession		ked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the judgment	for possession was entered, and	
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

oluntary Petition	Name of Debtor(s):
•	Witte, Josh Daniel
is page must be completed and filed in every case)	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
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).	<ul> <li>I declare under penalty of perjury that the information provided in this petitie is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</li> <li>(Check only one box.)</li> <li>□ I request relief in accordance with chapter 15 of title 11. United States Correctified copies of the documents required by 11 U.S.C. §1515 are attach</li> <li>□ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter 15 of the cordance with the chapter 15 o</li></ul>
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
/s/ Josh Daniel Witte	X
/s/ Josh Daniel Witte           Signature of Debtor         Josh Daniel Witte	Signature of Foreign Representative
	Printed Name of Foreign Representative
Signature of Joint Debtor	Timed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	
	Signature of Non-Attorney Bankruptcy Petition Preparer
April 27, 2010	I declare under penalty of perjury that: (1) I am a bankruptcy petition
	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
Signature of Attorney*	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated
/s/ David J. Fulton	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notic of the maximum amount before preparing any document for filing for a
David J. Fulton 6102	debtor or accepting any fee from the debtor, as required in that section.
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
Scarborough, Fulton & Glass, P.C.	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name 701 Market Street, Suite 1000	Timed Name and the, if any, of Bankruptey Feldon Fleparer
Chattanooga, TN 37402	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: DJF@sfglegal.com (423) 648-1880  Fax: (423) 648-1881	
Telephone Number	
April 27, 2010	Address
Date	Additss
*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	X
information in the schedules is incorrect.	
Signature of Debtor (Corporation/Partnership)	Date
	Signature of Bankruptcy Petition Preparer or officer, principal, responsible
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social-Security numbers of all other individuals who prepared
The debtor requests relief in accordance with the chapter of title 11, United	assisted in preparing this document unless the bankruptcy petition prepare not an individual:
States Code, specified in this petition.	
States Code, specified in this petition.	
States Code, specified in this petition.	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
States Code, specified in this petition.	

## United States Bankruptcy Court Eastern District of Tennessee

In re Josh Daniel Witte

Debtor(s)

Case No. Chapter

11

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

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

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

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

 $\Box$  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.* 

 $\Box$  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.

□ 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.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com Best

Best Case Bankruptcy

 $\Box$  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.);

 $\Box$  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/ Josh Daniel Witte Josh Daniel Witte Date: April 27, 2010 A&D Equipment and Parts 1264 Old Federal Road South Chatsworth, GA 30705

Allied Credit/Alliance One Attn: Bankruptcy PO Box 2449 Gig Harbor, WA 98335

Allstate Containers, Inc. PO Box 23316 Knoxville, TN 37933

Anna Marie Lynn 10804 Pine Hill Rd Mc Donald, TN 37353

Atlanta Gas Light Co PO Box 5720 Atlanta, GA 31107

Ballard Equipment 5217 Rossville Blvd Chattanooga, TN 37407

Benton Oil Service, Inc c/o Jerome Sheperd 2180 N Ocoee Street Cleveland, TN 37311

Cardmember Service PO Box 790408 Saint Louis, MO 63179

CAT Financial PO Box 340001 2120 West End Ave Nashville, TN 37203

Chattanooga Tractor & Equipment 2034 Polymer Dr Chattanooga, TN 37421

Columbia Insurance Group PO Box 6032 Columbia, MO 65205

CONTECH Construction Products Inc. 9025 Centre Pointe Drive, suite 400 West Chester, OH 45069

Don Voiles 6513 S Lynncrest Terrace Chattanooga, TN 37416 Erlanger Health Systems 975 East Third Street Chattanooga, TN 37403

Erosion Control Specialists, LLC 1415 Stuart Street Chattanooga, TN 37406

FCC Equipment PO Box 56347 Jacksonville, FL 32241

First Project LLC c/o Kyle Weems 5312 Ringgold Rd, Suite 203 Chattanooga, TN 37412

Fountain Leasing 8331 E Walker Springs Lane Suite 203 Knoxville, TN 37923

FSG Bank PO Box 309 Maynardville, TN 37807

Guardian Financial Group 6121 A Heritage Park Drive, Suite 200 Chattanooga, TN 37416

Hamilton County Chancery Court 625 Georgia Avenue 300 Courthouse Case No. 09-1030 Chattanooga, TN 37402

Hamilton County Trustee Carl E. Levi 625 Georgia Ave, Room 210 Chattanooga, TN 37402

Indiana Insurance PO Box 2056 Keene, NH 03431

Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114

Internal Revenue Service c/o Kent Anderson 1110 Market Street, Suite 301 Chattanooga, TN 37402 Kenesaw Leasing PO Box 51687 Knoxville, TN 37950

Liberty Mutual PO Box 8090 Wausau, WI 54402

Memorial Hospital c/o RMB, Inc. 409 Beardon Park Circle Knoxville, TN 37919

Memorial Hospital 2525 DeSales Ave. Chattanooga, TN 37404

Miller & Martin Suite 1000 Volunteer Building 832 Georgia Avenue Chattanooga, TN 37402

Nortrax Equipment 4301 Bonny Oaks Dr Chattanooga, TN 37416

OSI Collect 4165 E Thousand Oaks Blvd Thousand Oaks, CA 91362

Physician Services PO Box 3690 Cleveland, TN 37320

Pioneer Financial 3021 Broad Street PO Box 2369 Chattanooga, TN 37409

Power Equipment 4295 Bonny Oaks Dr Chattanooga, TN 37406

Power Equipment Company c/o Christopher Garner, Esq. PO Box 5059 Maryville, TN 37802

REMCO PO Box 889 Ringgold, GA 30736

S&S Rock, Inc PO Box 220 Old Fort, TN 37362 Santander Consumer USA PO Box 660633 Dallas, TX 75266

Select Portfolio Servicing 3815 South West Temple Street Salt Lake City, UT 84115

Sherman Dixie Concrete 400 42nd Ave North Nashville, TN 37209

SkyRidge Medical Center PO Box 198029 Atlanta, GA 30384

Vista Radiology, PC c/o Optima Recovery Services, LLC 6215 Kingston Pike, Suite A PO Box 52968 Knoxville, TN 37950-2968

Volvo Rents Construction Equipment 1313 East 12th Street Chattanooga, TN 37404

Walter Woods Supply 4509 Rossville Blvd Chattanooga, TN 37407

Western Finance & Leasing PO Box 640 Devils Lake, ND 58301

# United States Bankruptcy Court Eastern District of Tennessee

In re Josh Daniel Witte

Debtor(s)

Case No. Chapter

11

# **VERIFICATION OF CREDITOR MATRIX**

The above Debtor(s) hereby verifies under the penalty of perjury under the laws of the United States of America that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: April 27, 2010	/s/ Josh Daniel Witte
	Josh Daniel Witte
	Signature of Debtor
Date: April 27, 2010	/s/ David J. Fulton
	Signature of Attorney
	David J. Fulton 6102
	Scarborough, Fulton & Glass, P.C.
	701 Market Street, Suite 1000
	Chattanooga, TN 37402
	(423) 648-1880 Fax: (423) 648-1881

\_\_\_\_\_

## 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 EASTERN DISTRICT OF TENNESSEE 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 <u>before</u> 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.

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

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 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 Eastern District of Tennessee

In re Josh Daniel Witte

Debtor(s)

Case No. Chapter

11

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

**Certification of 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.

#### Josh Daniel Witte

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Josh Daniel Witte	April 27, 2010
Signature of Debtor	Date
Х	
Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, 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.

Case 1:10-bk-12452 Doc 6

Filed 04/27/10 Entered 04/27/10 08:50:47 Desc Main Document Page 1 of 3

B4 (Official Form 4) (12/07)

## United States Bankruptcy Court Eastern District of Tennessee

In re Josh Daniel Witte

Debtor(s)

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 zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
A&D Equipment and Parts 1264 Old Federal Road South Chatsworth, GA 30705	A&D Equipment and Parts 1264 Old Federal Road South Chatsworth, GA 30705			2,700.00
Benton Oil Service, Inc c/o Jerome Sheperd 2180 N Ocoee Street Cleveland, TN 37311	Benton Oil Service, Inc c/o Jerome Sheperd 2180 N Ocoee Street Cleveland, TN 37311			78,228.00
Cardmember Service PO Box 790408 Saint Louis, MO 63179	Cardmember Service PO Box 790408 Saint Louis, MO 63179			2,991.00
Cardmember Service PO Box 790408 Saint Louis, MO 63179	Cardmember Service PO Box 790408 Saint Louis, MO 63179			2,783.00
Chattanooga Tractor & Equipment 2034 Polymer Dr Chattanooga, TN 37421	Chattanooga Tractor & Equipment 2034 Polymer Dr Chattanooga, TN 37421			11,724.00
Columbia Insurance Group PO Box 6032 Columbia, MO 65205	Columbia Insurance Group PO Box 6032 Columbia, MO 65205			2,608.00
CONTECH Construction Products Inc. 9025 Centre Pointe Drive, suite 400 West Chester, OH 45069	CONTECH Construction Products Inc. 9025 Centre Pointe Drive, suite 400 West Chester, OH 45069			3,600.00
Don Voiles 6513 S Lynncrest Terrace Chattanooga, TN 37416	Don Voiles 6513 S Lynncrest Terrace Chattanooga, TN 37416			50,000.00
Guardian Financial Group 6121 A Heritage Park Drive, Suite 200 Chattanooga, TN 37416	Guardian Financial Group 6121 A Heritage Park Drive, Suite 200 Chattanooga, TN 37416			9,000.00
Hamilton County Trustee Carl E. Levi 625 Georgia Ave, Room 210 Chattanooga, TN 37402	Hamilton County Trustee Carl E. Levi 625 Georgia Ave, Room 210 Chattanooga, TN 37402	Taxes due for 9187 Dayflower Dr from Witte Construction & Excavation		2,478.00

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Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Hamilton County Trustee Carl E. Levi 625 Georgia Ave, Room 210 Chattanooga, TN 37402	Hamilton County Trustee Carl E. Levi 625 Georgia Ave, Room 210 Chattanooga, TN 37402	Taxes due for 9187 Dayflower Drive		2,230.00
Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114			7,500.00
Liberty Mutual PO Box 8090 Wausau, WI 54402	Liberty Mutual PO Box 8090 Wausau, WI 54402			6,064.00
Power Equipment 4295 Bonny Oaks Dr Chattanooga, TN 37406	Power Equipment 4295 Bonny Oaks Dr Chattanooga, TN 37406			42,000.00
Power Equipment Company c/o Christopher Garner, Esq. PO Box 5059 Maryville, TN 37802	Power Equipment Company c/o Christopher Garner, Esq. PO Box 5059 Maryville, TN 37802			34,855.00
REMCO PO Box 889 Ringgold, GA 30736	REMCO PO Box 889 Ringgold, GA 30736			13,580.00
S&S Rock, Inc PO Box 220 Old Fort, TN 37362	S&S Rock, Inc PO Box 220 Old Fort, TN 37362			2,765.00
Sherman Dixie Concrete 400 42nd Ave North Nashville, TN 37209	Sherman Dixie Concrete 400 42nd Ave North Nashville, TN 37209			33,451.00
Volvo Rents Construction Equipment 1313 East 12th Street Chattanooga, TN 37404	Volvo Rents Construction Equipment 1313 East 12th Street Chattanooga, TN 37404			22,000.00
Walter Woods Supply 4509 Rossville Blvd Chattanooga, TN 37407	Walter Woods Supply 4509 Rossville Blvd Chattanooga, TN 37407			9,000.00

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Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Josh Daniel Witte**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date April 27, 2010

Signature /s/ Josh Daniel Witte Josh Daniel Witte

Debtor

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