

United States Bankruptcy Court  
Middle District of Tennessee

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>COLVERT, STEVEN LEE</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>COLVERT, LEBERTA DIANE</b>
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): <b>LEIGH COLVERT</b>
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>5472</b>	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>4610</b>
Street Address of Debtor (No. & Street, City, and State) <b>1776 HERBERT GARRETT RD COOKEVILLE TN</b>	Street Address of Joint Debtor (No. & Street, City, and State): <b>1776 HERBERT GARRETT RD COOKEVILLE TN</b>
ZIPCODE <b>38501</b>	ZIPCODE <b>38501</b>
County of Residence or of the Principal Place of Business: <b>PUTNAM</b>	County of Residence or of the Principal Place of Business: <b>PUTNAM</b>
Mailing Address of Debtor (if different from street address): <b>PO BOX 3094 COOKEVILLE TN</b>	Mailing Address of Joint Debtor (if different from street address): <b>PO BOX 3094 COOKEVILLE TN</b>
ZIPCODE <b>38502</b>	ZIPCODE <b>38502</b>
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIPCODE	

<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity: _____	<b>Nature of Business</b> (Check all applicable boxes) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13
		<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D). <hr/> <b>Check if:</b> <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" 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.	THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49		50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000											
<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>STEVEN LEE COLVERT, LEBERTA DIANE COLVERT</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>NONE</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<p style="text-align: center;"><b>Exhibit A</b></p> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<p style="text-align: center;"><b>Exhibit B</b></p> (To be completed if debtor is an individual whose debts are primarily consumer debts)         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 § 342(b) of the Bankruptcy Code. <p><b>X Not Applicable</b></p> <hr style="width: 100%;"/> <div style="display: flex; justify-content: space-between;"> <span>Signature of Attorney for Debtor(s)</span> <span>Date</span> </div> <div style="display: flex; justify-content: space-between;"> <span><b>DALE BOHANNON</b></span> <span><b>4662</b></span> </div>	
<p style="text-align: center;"><b>Exhibit C</b></p> 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		<p style="text-align: center;"><b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b></p> <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances (Must attach certification describing.)	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b> <b>Venue</b> (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 preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<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 court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).  <div style="text-align: center;"> <hr style="width: 80%; margin: 0 auto;"/>           (Name of landlord that obtained judgment)         </div> <div style="text-align: center;"> <hr style="width: 80%; margin: 0 auto;"/>           (Address of landlord)         </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<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 this petition.			

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

Name of Debtor(s):  
**STEVEN LEE COLVERT, LEBERTA DIANE COLVERT**

**Signatures**

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

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

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

/s/ STEVEN LEE COLVERT  
 Signature of Debtor **STEVEN LEE COLVERT**

/s/ LEBERTA DIANE COLVERT  
 Signature of Joint Debtor **LEBERTA DIANE COLVERT**

Telephone Number (If not represented by attorney)  
9/29/2007  
 Date

**Signature of Attorney**

/s/ Dale Bohannon  
 Signature of Attorney for Debtor(s)

**DALE BOHANNON, 4662**  
 Printed Name of Attorney for Debtor(s) / Bar No.

**DALE BOHANNON ATTORNEY**  
 Firm Name  
**115 S DIXIE AVE COOKEVILLE TN 38501**  
 Address

**931-526-7868** **931-528-3418**  
 Telephone Number  
9/29/2007  
 Date

**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.

**Not Applicable**  
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative of a Recognized Foreign Proceeding**

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

(Check only one box.)

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

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

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

(Printed Name of Foreign Representative)

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110 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 19B is attached.

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

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

Address

**Not Applicable**

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

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

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

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

United States Bankruptcy Court  
Middle District of Tennessee

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT, Case No. \_\_\_\_\_  
Debtors Chapter 11

**List Of Creditors Holding 20 Largest Unsecured Claims**

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
BP/CITIBANK PO BOX 689014 DES MOINES IA 50368				\$1,836.83
BANK OF THE WEST PO BOX 4002 CONCORD CA 94524				\$3,582.70
				<b>SECURED VALUE:</b> <b>\$23,000.00</b>
YAMAHA MOTOR RETAIL SVCE PO BOX 5244 CAROL STREAM IL 60197				\$3,560.81
CITGO/CITIBANK PO BOX 689095 DES MOINES IA 50368				\$2,970.99
CONOCO/76/PHILLIPS 66 PROCESSING CTR DES MOINES IA 50368				\$1,084.83

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT, Case No. \_\_\_\_\_  
Debtors Chapter 11

## List Of Creditors Holding 20 Largest Unsecured Claims

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
ATTN: INSOLVENCY SECTION IRS PO BOX 21126 PHILADELPHIA PA 19114				\$3,000.00
LOWES PO BOX 530954 ATLANTA GA 30353				\$600.00
CHADWICK'S PO BOX 182273 COLUMBUS OH 43218-2273				\$895.01
BANK OF AMERICA PO BOX 15137 WILMINGTON DE 19850				\$6,048.42
CITIBANK/TEXACO/SHELL PO BOX 2547 WATERLOO IA 50704				\$2,444.97
PEEBLES PO BOX 64 JACKSONVILLE TX 75766-0064				\$1,963.82

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT, Case No. \_\_\_\_\_  
Debtors Chapter 11

## List Of Creditors Holding 20 Largest Unsecured Claims

(1)	(2)	(3)	(4)	(5)
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<b>BELK PO BOX 960012 ORLANDO FL 32896-0012</b>				<b>\$1,401.54</b>
<b>GOODYS PO BOX 22000 KNOXVILLE TN 37933-2000</b>				<b>\$1,165.38</b>
<b>JC PENNEY PO BOX 960001 ORLANDO FL 32896-0001</b>				<b>\$3,046.24</b>
<b>FARM PLAN PO BOX 4450 CAROL STREAM IL 60197</b>				<b>\$639.13</b>
<b>PUTNAM CO TRUSTEE 300 E SPRING ST RM 2 COOKEVILLE TN 38501</b>				<b>\$3,320.00</b>
<b>DEKALB CO CLERK &amp; MASTER 1 PUBLIC SQ COURTHOUSE RM 302 SMITHVILLE TN 37166</b>				<b>\$11,844.00</b>

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT, Case No. \_\_\_\_\_  
Debtors Chapter 11

## List Of Creditors Holding 20 Largest Unsecured Claims

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>

FORD CREDIT NATL BKRY CTR  
PO BOX 537901  
LIVONIA MI 48153

**\$647.37**

**SECURED VALUE:  
\$17,000.00**

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.

In re: **STEVEN LEE COLVERT LEBERTA DIANE COLVERT**  
Debtors

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, MAILING ADDRESS INCLUDING ZIP CODE, AND 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
ACCOUNT NO. <b>359 503927</b> <b>BANK OF THE WEST</b> <b>PO BOX 4002</b> <b>CONCORD CA 94524</b>		<b>J</b>	<b>Security Agreement</b> <b>BOAT</b>  VALUE \$23,000.00				<b>26,582.70</b>	<b>3,582.70</b>
ACCOUNT NO. <b>210204236 1</b> <b>FIRST NATIONAL BANK</b> <b>412 S JEFFERSON AVE</b> <b>COOKEVILLE TN 38501</b>		<b>J</b>	<b>Deed of Trust</b> <b>5 DUPLEXES</b> <b>80 ACRE FARM</b>  VALUE \$425,000.00				<b>370,000.00</b>	<b>0.00</b>
ACCOUNT NO. <b>00000010312995</b> <b>FIRST TN BANK</b> <b>PO BOX 31</b> <b>MEMPHIS TN 38101</b>		<b>J</b>	<b>Deed of Trust</b> <b>HOUSE &amp; LOT, 1776 HERBERT</b> <b>GARRETT RD, COOKEVILLE TN</b> <b>38501</b>  VALUE \$150,000.00				<b>84,089.11</b>	<b>0.00</b>
ACCOUNT NO. <b>040618789</b> <b>FORD CREDIT NATL BKRY CTR</b> <b>PO BOX 537901</b> <b>LIVONIA MI 48153</b>		<b>J</b>	<b>Security Agreement</b> <b>2006 FORD</b>  VALUE \$17,000.00				<b>17,647.37</b>	<b>647.37</b>
ACCOUNT NO. <b>340 9063 04395</b> <b>GMAC</b> <b>PO BOX 9001952</b> <b>LOUISVILLE KY 40290</b>		<b>J</b>	<b>Security Agreement</b> <b>2005 CHEVROLET TRUCK</b>  VALUE \$19,000.00				<b>16,464.39</b>	<b>0.00</b>

0 Continuation sheets attached

Subtotal >  
(Total of this page)  
Total >  
(Use only on last page)

<b>\$514,783.57</b>
<b>\$514,783.57</b>

(Report total also on Summary of Schedules)



In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT  
Debtors

Case 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 the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

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

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

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

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

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

**Commitments to Maintain the Capital of an Insured Depository Institution**

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

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

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

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT  
Debtors

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

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### 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.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>ATTN: INSOLVENCY SECTION IRS PO BOX 21126 PHILADELPHIA PA 19114</b>	<b>J</b>	<b>2006 FEDERAL INCOME TAX</b>				<b>3,000.00</b>	<b>3,000.00</b>
ACCOUNT NO. <b>DEKALB CO CLERK &amp; MASTER 1 PUBLIC SQ COURTHOUSE RM 302 SMITHVILLE TN 37166</b>	<b>J</b>	<b>PROPERTY TAX</b>				<b>11,844.00</b>	<b>11,844.00</b>
ACCOUNT NO. <b>PUTNAM CO TRUSTEE 300 E SPRING ST RM 2 COOKEVILLE TN 38501</b>	<b>J</b>	<b>PROPERTY TAX</b>				<b>3,320.00</b>	<b>3,320.00</b>
ACCOUNT NO. <b>US ATTY FOR IRS 110 9TH AVE S STE A961 NASHVILLE TN 37203</b>		<b>NOTICE ONLY</b>				<b>0.00</b>	<b>0.00</b>

Subtotal  
(Total of this page) >

<b>\$18,164.00</b>	<b>\$18,164.00</b>
<b>\$18,164.00</b>	<b>\$18,164.00</b>

Total  
(Use only on last page of the completed Schedule E.) >

(Report total also on Summary of Schedules)

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT  
 Debtors

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

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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 WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO.						<b>0.00</b>
<b>BANK OF AMERICA C/O WEST ASSET MGMT PO BOX 105761 ATLANTA GA 30348</b>		<b>NOTICE ONLY</b>				
ACCOUNT NO. <b>7129950</b>	<b>J</b>					<b>6,048.42</b>
<b>BANK OF AMERICA PO BOX 15137 WILMINGTON DE 19850</b>		<b>ACCOUNT</b>				
ACCOUNT NO.						<b>0.00</b>
<b>BELK C/O GE MONEY BANK PO BOX 103104 ROSWELL GA 30076</b>		<b>NOTICE ONLY</b>				
ACCOUNT NO. <b>702 953 883 7</b>	<b>J</b>					<b>1,401.54</b>
<b>BELK PO BOX 960012 ORLANDO FL 32896-0012</b>		<b>ACCOUNT</b>				
ACCOUNT NO.						<b>0.00</b>
<b>BP/CITIBANK VIKING COLLECTION SVCE INC PO BOX 59207 MINNEAPOLIS MN 55459</b>		<b>NOTICE ONLY</b>				

4 Continuation sheets attached

Subtotal >

Total >

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules)

<b>\$7,449.96</b>

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT  
Debtors

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

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

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 WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. <b>4227 6510 1668 4150</b> <b>BP/CITIBANK</b> <b>PO BOX 689014</b> <b>DES MOINES IA 50368</b>		<b>J</b>	<b>ACCOUNT</b>				<b>1,836.83</b>
ACCOUNT NO. <b>CHADWICKS</b> <b>C/O WFNNB BKRY DEPT</b> <b>PO BOX 182125</b> <b>COLUMBUS OH 43218-2125</b>			<b>NOTICE ONLY</b>				<b>0.00</b>
ACCOUNT NO. <b>154 963 029</b> <b>CHADWICK'S</b> <b>PO BOX 182273</b> <b>COLUMBUS OH 43218-2273</b>		<b>J</b>	<b>ACCOUNT</b>				<b>895.01</b>
ACCOUNT NO. <b>641910369</b> <b>CITGO/CITIBANK</b> <b>PO BOX 689095</b> <b>DES MOINES IA 50368</b>		<b>J</b>	<b>ACCOUNT</b>				<b>2,970.99</b>
ACCOUNT NO. <b>CITGO/CITIBANK</b> <b>C/O NCO FINANCIAL SYS</b> <b>507 PRUDENTIAL RD</b> <b>HORSHAM PA 19049</b>			<b>NOTICE ONLY</b>				<b>0.00</b>

Subtotal >  
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Total >

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules)

<b>\$5,702.83</b>

In re **STEVEN LEE COLVERT LEBERTA DIANE COLVERT**  
Debtors

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

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

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 WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. <b>3300208638</b>		<b>J</b>	<b>ACCOUNT</b>				<b>2,444.97</b>
<b>CITIBANK/TEXACO/SHELL PO BOX 2547 WATERLOO IA 50704</b>							
ACCOUNT NO.			<b>NOTICE ONLY</b>				<b>0.00</b>
<b>CITIBANK/TEXACO/SHELL C/O CBE GRP INC BOX 3136 MILWAUKEE WI 53201</b>							
ACCOUNT NO.			<b>NOTICE ONLY</b>				<b>0.00</b>
<b>CONOCO/76/PHILLIPS 66 C/O LTD FINANCIAL SVCE 7322 SW FREEWAY STE 1600 HOUSTON TX 77074</b>							
ACCOUNT NO. <b>CBE P296727654</b>		<b>J</b>	<b>ACCOUNT</b>				<b>1,084.83</b>
<b>CONOCO/76/PHILLIPS 66 PROCESSING CTR DES MOINES IA 50368</b>							
ACCOUNT NO.			<b>NOTICE ONLY</b>				<b>0.00</b>
<b>DEKALB CO CLERK &amp; MASTER JOHNSON ESQ. DEANNA D 210 E PUBLIC SQ SMITHVILLE TN 37166</b>							

Subtotal >  
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Total >

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules)

<b>\$3,529.80</b>

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT  
Debtors

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

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

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 WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. <b>01014 30644</b>  <b>FARM PLAN PO BOX 4450 CAROL STREAM IL 60197</b>		<b>J</b>	<b>ACCOUNT</b>				<b>639.13</b>
ACCOUNT NO.  <b>FIRST NATL BANK C/O OMARA &amp; JOHNSON 317 W SPRING ST COOKEVILLE TN 38501</b>			<b>NOTICE ONLY</b>				<b>0.00</b>
ACCOUNT NO. <b>0330 170 82710</b>  <b>GOODYS PO BOX 22000 KNOXVILLE TN 37933-2000</b>		<b>J</b>	<b>ACCOUNT</b>				<b>1,165.38</b>
ACCOUNT NO. <b>396-036 823 5 1</b>  <b>JC PENNEY PO BOX 960001 ORLANDO FL 32896-0001</b>		<b>J</b>	<b>ACCOUNT</b>				<b>3,046.24</b>
ACCOUNT NO. <b>9900 004096 6</b>  <b>LOWES PO BOX 530954 ATLANTA GA 30353</b>		<b>J</b>	<b>ACCOUNT</b>				<b>600.00</b>

Subtotal >  
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Total >

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules)

<b>\$5,450.75</b>

In re STEVEN LEE COLVERT LEBERTA DIANE COLVERT  
Debtors

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

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

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 WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. <b>5856 3738 8030 0467</b>		<b>J</b>	<b>ACCOUNT</b>				<b>1,963.82</b>
<b>PEEBLES PO BOX 64 JACKSONVILLE TX 75766-0064</b>							
ACCOUNT NO.			<b>NOTICE ONLY</b>				<b>0.00</b>
<b>YAMAHA MOTOR RETAIL SVCE C/O NATL ENTERPRISE SYS 29125 SOLON RD SOLON OH 44139</b>							
ACCOUNT NO. <b>0176621900673 998</b>		<b>J</b>	<b>ACCOUNT</b>				<b>3,560.81</b>
<b>YAMAHA MOTOR RETAIL SVCE PO BOX 5244 CAROL STREAM IL 60197</b>							

Subtotal >  
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Total >

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules)

<b>\$5,524.63</b>
<b>\$27,657.97</b>

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

**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.

**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.

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

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

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

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

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

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

**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)**

1. 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.

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

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



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

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

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

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

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

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

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

**Certificate of Attorney**

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

**DALE BOHANNON**  
 Printed Name of Attorney

**/s/ Dale Bohannon**  
 Signature of Attorney

**9/29/2007**  
 Date

Address:

**DALE BOHANNON ATTORNEY  
 115 S DIXIE AVE  
 COOKEVILLE TN 38501**

**931-526-7868**

**Certificate of the Debtor**

We, the debtors, affirm that we have received and read this notice.

**STEVEN LEE COLVERT**  
**LEBERTA DIANE COLVERT**  
 Printed Name(s) of Debtor(s)

**X/s/ STEVEN LEE COLVERT**  
**STEVEN LEE COLVERT**  
 Signature of Debtor

**9/29/2007**  
 Date

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

**X/s/ LEBERTA DIANE COLVERT**  
**LEBERTA DIANE COLVERT**  
 Signature of Joint Debtor

**9/29/2007**  
 Date

