

PHILIP WAYNE SHADOWENS
5096 WAYSIDE RD
CHRISTIANA TN 37037

ALSIDE SUPPLY CENTER
900 FIBER GLASS RD
NASHVILLE TN 37210

SHADOWENS, PHILIP and LAURA -
CAPITAL ONE
PO BOX 105131
ATLANTA GA 30348

LAURA ELAINE SHADOWENS
5096 WAYSIDE RD
CHRISTIANA TN 37037

AMSOUTH BANK/REGIONS
PO BOX 11007
BIRMINGHAM AL 35288

CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130

STEVEN L. LEFKOVITZ
LEFKOVITZ & LEFKOVITZ
618 CHURCH ST., #410
NASHVILLE, TN 37219-2321

AT&T
C/O OSI COLLECTION
PO BOX 965
BROOKFIELD WI 53008

CHASE
PO BOX 9001871
LOUISVILLE KY 40290

31 W INSULATION
PO BOX 306010
NASHVILLE TN 37230

AUTHORIZED OF TN
PO BOX 127
ROCKVALE TN 37153

CHASE
PO BOX 15298
WILMINGTON DE 19850

ABC SUPPLY
C/O CONNER, CHRIS ESQ
PO BOX 5059
MARYVILLE TN 37802

AUTO OWNERS INS
C/O CONNER, CHRIS ESQ
PO BOX 5059
MARYVILLE TN 37802

CIT TECH FIN SVC
PO BOX 550559
JACKSONVILLE FL 32255

ACCENTS WITH LOVE
173 NO LOWRY
SMYRNA TN 37167

BORAL BRICKS
PO BOX 1957
AUGUSTA GA 30903

CONSOLIDATED UTILITY DIST
PO BOX 249
MURFREESBORO TN 37129

AFFORDABLE GUTTER INSTALL
217 BURNS AVE
NASHVILLE TN 37203

BREWERS COMFORT CNTRL
186 DELANEY LN
SMYRNA TN 37167

CROSSLIN SUPPLY
PO BOX 309
SMYRNA TN 37167

ALL ABOUT VINYL
170-B JEFFERSON PK
LA VERGNE TN 37086

BURGESS INDOOR AIR
7320 PANTHER CREEK RD
CHRISTIANA TN 37037

CULVER, KEN
107 HEATHERWOOD DR
MURFREESBORO TN 37129

ALLEY CASSETTY BRICK
C/O JORDAN, JOEL ESQ
3326 ASPEN GROVE DR #604
FRANKLIN TN 37067

CALIXTRO, TONY
206 DECLARATION
LASCASSAS TN 37085

D&S LTD
231 E MAIN ST #240
ROUND ROCK TX 78664

ALLIED WASTE
850 E JEFFERSON PK
MURFREESBORO TN 37130

CAPITAL ONE
C/O ALLIED INTERSTATE
3000 CORP EXCHANGE 5TH F
COLUMBUS OH 43231

DUMPSTERS UNLIMITED
5235 SLEDGE RD
CHRISTIANA TN 37037

EAGLE DISPOSAL
PO BOX 1862
SMYRNA TN 37167

HILLARDS PLUMBING
205 ALTNER DR
MURFREESBORO TN 37130

SHADOWENS, PHILIP and LAURA -
KLINKEL, JOSH
C/O REYNOLDS, M ESQ
301 NO SPRING ST
MURFREESBORO TN 37130

EUBANK, DWAYNE
230 HILLARD DR
MURFREESBORO TN 37130

HOLLINGSHEAD CONCRETE
4472 HICKORY GROVE RD
MURFREESBORO TN 37129

LEWIS SUPPLY
C/O MENDELSON, PAUL ESQ
PO BOX 17235
MEMPHIS TN 38187

FCS OF MID-AMERICA
PO BOX 6177
INDIANAPOLIS IN 46206

HOME BUILDING PROD
C/O WHITE, GEORGE ESQ
107 W COLLEGE ST
MURFREESBORO TN 37130

MASSEY INSULATION
C/O INGLESON, JOHN ESQ
410 NO FRONT ST
MURFREESBORO TN 37130

FED EX
PO BOX 94515
PALATINE IL 60094

HONDA FINANCE SERVICES
8601 MCALPINE PARK DR.
STE 230
CHARLOTTE NC 28211

MAYFIELD FLOORING
2134 N THOMPSON LN
MURFREESBORO TN 37129

FIRST TN BANK
PO BOX 385
MEMPHIS TN 38101

HOOVER PAINT
830 MEMORIAL BLVD
MURFREESBORO TN 37129

MBM
620 NW BROAD ST
MURFREESBORO TN 37130

FIRST TN BANK/HELOC
PO BOX 1545
2/2002
MEMPHIS TN 38101

ICI PAINTS
1647 NW BROAD ST
MURFREESBORO TN 37129

MID STATE CMNCTNS
1215 SPRING ST
MANCHESTER TN 37355

FLEET ONE
MSC 30425
PO BOX 415000
NASHVILLE TN 37241

IRS
PO BOX 21126
PHILADELPHIA PA 19114

MOBILE MINI
PO BOX 79149
PHOENIX AZ 85062

FT DEARBORN LIFE INS CO
367 EAGLE WAY
CHICAGO IL 60670

JOHNSON, CHRISTINE
414 CLEARVIEW DR
SMYRNA TN 37167

MOTION INDUSTRIES
C/O MENDELSON, PAUL
PO BOX 17235
MEMPHIS TN 38187

GM CARD
C/O HSBC CARD SERVICES
DEPT 9600
CAROL STREAM IL 60128

K&G DRYWALL
7309 POWELLS CHAPEL RD
MURFREESBORO TN 37129

NATIONWIDE CARPET
4115 NO MT JULIET RD
MT JULIET TN 37122

GMAC
PO BOX 380902
MINNEAPOLIS MN 55438

KARNES, MIKE
ADDRESS UNKNOWN

NEW OUTLOOK
PO BOX 331086
MURFREESBORO TN 37133

NGUYEN, KENNETH
C/O FLYNN, C P ESQ
320 SEVEN SPRINGS WAY #I-150
BRENTWOOD TN 37027

SEQUATCHIE CONCRETE
PO BOX 129
SO PITTSBURG TN 37380

SHADOWENS, PHILIP and LAURA -
TEAM ELECTRIC SUPPLY
C/O POLK, MARK ESQ
107 W COLLEGE ST
MURFREESBORO TN 37130

PATTERSON, GARY
C/O COX, JEFFERY ESQ
218 W MAIN ST
MURFREESBORO TN 37130

SERVICE GUYZ
414 DEERFIELD DR
MURFREESBORO TN 37129

TN DEPT LBR WRK FRC DEV
C/O TN ATTY GEN BK UNIT
PO BOX 20207
NASHVILLE TN 37202

PAYCHEX
C/O BRENNAN & CLARK
721 E MADISON ST #200
VILLA PARK IL 60181

SHADOWENS, PHILIP & LAURA
5096 WAYSIDE RD
CHRISTIANA TN 37037

TN DEPT REVENUE
C/O TN ATTY GEN BK UNIT
PO BOX 20207
NASHVILLE TN 37202

PHILIP M. GEORGE
PO BOX 467
511 ENON SPRINGS RD, EAST
SMYRNA TN 37167

SMYRNA READY MIX
441 HICKORY GROVE RD
MURFREESBORO TN 37129

TOWN OF SMYRNA
315 SO LOWRY ST
SMYRNA TN 37167

QUALITY ELECTRIC
PO BOX 83
MURFREESBORO TN 37133

SMYRNA UTILITIES
315 SO LOWRY ST
SMYRNA TN 37167

WASTE MANAGEMENT
C/O PIPER, CURTIS ESQ
3329 ASPEN GROVE DR #604
FRANKLIN TN 37067

RAPID FUEL
PO BOX 9030
CARLSBAD CA 92018

SO BREEZE CONSTRUCTION
2419 AMBER GLEN DR
MURFREESBORO TN 37128

XACTWARE
1426 E 750 NO
OREM UT 84097

RMS
PO BOX 523
RICHFIELD OH 44286

SPRINT
PO BOX 660075
DALLAS TX 75266

YOUNGS DRYWALL SUPPLY
6228 NEW NASHVILLE HWY
SMYRNA TN 37167

ROBERTS LAND SURVEYING
315 POWELL ST
WOODBURY TN 37190

STEWARTS PRTBL TOILETS
939 N THOMPSON LN
MURFREESBORO TN 37129

S&C CONSTRUCTION INC
S&C HOMEBUILDERS INC

SUPERIOR CARPET & HRDWD
5499 MURFREESBORO RD #J
LA VERGNE TN 37086

S&J DRYWALL
1131 TIGER WOOD WAY
MURFREESBORO TN 37129

SUPERIOR OVERHEAD DOORS
2219 NW BROAD ST
MURFREESBORO TN 37129

**United States Bankruptcy Court
Middle District of Tennessee**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): SHADOWENS, PHILIP WAYNE	Name of Joint Debtor (Spouse) (Last, First, Middle): SHADOWENS, LAURA ELAINE
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) No./Complete EIN (if more than one, state all) xxx-xx-0518	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7137
Street Address of Debtor (No. and Street, City, and State): 5096 WAYSIDE RD Christiana, TN	Street Address of Joint Debtor (No. and Street, City, and State): 5096 WAYSIDE RD Christiana, TN
ZIP Code 37037	ZIP Code 37037
County of Residence or of the Principal Place of Business: Rutherford	County of Residence or of the Principal Place of Business: Rutherford
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):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <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 state type of entity below.)	Nature of Business (Check one box) <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"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <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." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (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.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <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).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid,
 there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input type="checkbox"/> 1-49	<input checked="" 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
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Estimated Assets

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input 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
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Estimated Liabilities

<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
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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): SHADOWENS, PHILIP WAYNE SHADOWENS, LAURA ELAINE
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
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: See Attachment	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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 delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X /s/ Steven L. Lefkovitz September 9, 2008</p> <p style="font-size: small;">Signature of Attorney for Debtor(s) (Date)</p> <p style="text-align: center;">Steven L. Lefkovitz 5953</p>
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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?

Yes, and Exhibit C is attached and made a part of this petition.

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.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

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)

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, general partner, or partnership pending 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.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

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)

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

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(l)).

Voluntary Petition

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

Name of Debtor(s):

**SHADOWENS, PHILIP WAYNE
SHADOWENS, LAURA ELAINE**

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 11 U.S.C. §342(b).

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

X /s/ PHILIP WAYNE SHADOWENS
Signature of Debtor **PHILIP WAYNE SHADOWENS**

X /s/ LAURA ELAINE SHADOWENS
Signature of Joint Debtor **LAURA ELAINE SHADOWENS**

Telephone Number (If not represented by attorney)

September 9, 2008
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Steven L. Lefkovitz
Signature of Attorney for Debtor(s)

Steven L. Lefkovitz 5953
Printed Name of Attorney for Debtor(s)

Lefkovitz & Lefkovitz
Firm Name

**618 Church St., #410
Nashville, TN 37219-2321**

Address

Email: **slefkovitz@lefkovitz.com**

615-256-8300 Fax: 615-255-4516
Telephone Number

September 9, 2008
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

Social-Security number (If the 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

X _____
Date

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.

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

Name of Debtor / District

**S&C CONSTRUCTION INC.
MIDDLE DISTRICT OF TN (NASHVILLE)**

**S&C HOMEBUILDERS INC.
MIDDLE DISTRICT OF TN (NASHVILLE)**

Case No. / Relationship

**08-05783
DEBTORS OWN BUSINESS**

**08-05784
DEBTORS OWN BUSINESS**

Date Filed / Judge

**07/08/08
KEITH M. LUNDIN**

**07/08/08
KEITH M. LUNDIN**

United States Bankruptcy Court
Middle District of Tennessee

In re PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS

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.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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/ PHILIP WAYNE SHADOWENS
PHILIP WAYNE SHADOWENS

Date: September 9, 2008

United States Bankruptcy Court
Middle District of Tennessee

In re PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS

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.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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.

Steven L. Lefkovitz 5953

Printed Name of Attorney
Address:
618 Church St., #410
Nashville, TN 37219-2321
615-256-8300

X **/s/ Steven L. Lefkovitz** _____ **September 9, 2008**
Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS

Printed Name of Debtor

X **/s/ PHILIP WAYNE SHADOWENS** _____ **September 9, 2008**
Signature of Debtor Date

Case No. (if known) _____

X **/s/ LAURA ELAINE SHADOWENS** _____ **September 9, 2008**
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Middle District of Tennessee**

In re **PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS**

Debtor(s)

Case No. _____

Chapter **11**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor 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>901.00</u>
Prior to the filing of this statement I have received.....	\$	<u>901.00</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 a 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, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

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

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

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.

Dated: September 9, 2008

/s/ Steven L. Lefkovitz

Steven L. Lefkovitz 5953

Lefkovitz & Lefkovitz

618 Church St., #410

Nashville, TN 37219-2321

615-256-8300 Fax: 615-255-4516

slefkovitz@lefkovitz.com

United States Bankruptcy Court
Middle District of Tennessee

In re **PHILIP WAYNE SHADOWENS**
LAURA ELAINE SHADOWENS

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)
<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>
FIRST TN BANK PO BOX 385 MEMPHIS TN 38101	FIRST TN BANK PO BOX 385 MEMPHIS TN 38101	BUSINESS DEBT		50,636.00
CROSSLIN SUPPLY PO BOX 309 SMYRNA TN 37167	CROSSLIN SUPPLY PO BOX 309 SMYRNA TN 37167	BUSINESS DEBT		46,000.00
NATIONWIDE CARPET 4115 NO MT JULIET RD MT JULIET TN 37122	NATIONWIDE CARPET 4115 NO MT JULIET RD MT JULIET TN 37122	BUSINESS DEBT		18,727.26
EUBANK, DWAYNE 230 HILLARD DR MURFREESBORO TN 37130	EUBANK, DWAYNE 230 HILLARD DR MURFREESBORO TN 37130	BUSINESS DEBT		17,825.00
CAPITAL ONE PO BOX 105131 ATLANTA GA 30348	CAPITAL ONE PO BOX 105131 ATLANTA GA 30348	BUSINESS DEBT		13,909.00
CHASE PO BOX 15298 WILMINGTON DE 19850	CHASE PO BOX 15298 WILMINGTON DE 19850	BUSINESS DEBT		12,073.70
AmSOUTH BANK/REGIONS PO BOX 11007 BIRMINGHAM AL 35288	AmSOUTH BANK/REGIONS PO BOX 11007 BIRMINGHAM AL 35288	BUSINESS DEBT		10,866.06
ALLEY CASSETTY BRICK C/O JORDAN, JOEL ESQ 3326 ASPEN GROVE DR #604 FRANKLIN, TN 37067	ALLEY CASSETTY BRICK C/O JORDAN, JOEL ESQ 3326 ASPEN GROVE DR #604 FRANKLIN, TN 37067	BUSINESS DEBT		8,600.30
SEQUATCHIE CONCRETE PO BOX 129 SO PITTSBURG TN 37380	SEQUATCHIE CONCRETE PO BOX 129 SO PITTSBURG TN 37380	BUSINESS DEBT		8,132.43
SMYRNA READY MIX 441 HICKORY GROVE RD MURFREESBORO TN 37129	SMYRNA READY MIX 441 HICKORY GROVE RD MURFREESBORO TN 37129	BUSINESS DEBT		7,968.00
GM CARD C/O HSBC CARD SERVICES DEPT 9600 Carol Stream, IL 60128	GM CARD C/O HSBC CARD SERVICES DEPT 9600 Carol Stream, IL 60128			7,844.96

In re **PHILIP WAYNE SHADOWENS**
LAURA ELAINE SHADOWENS

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(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>
CAPITAL ONE PO BOX 30285 Salt Lake City, UT 84130	CAPITAL ONE PO BOX 30285 Salt Lake City, UT 84130			7,145.47
ABC SUPPLY C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802	ABC SUPPLY C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802	BUSINESS DEBT		6,836.77
MAYFIELD FLOORING 2134 N THOMPSON LN MURFREESBORO TN 37129	MAYFIELD FLOORING 2134 N THOMPSON LN MURFREESBORO TN 37129	BUSINESS DEBT		6,200.00
HOME BUILDING PROD C/O WHITE, GEORGE ESQ 107 W COLLEGE ST MURFREESBORO, TN 37130	HOME BUILDING PROD C/O WHITE, GEORGE ESQ 107 W COLLEGE ST MURFREESBORO, TN 37130	BUSINESS DEBT		5,000.00
CAPITAL ONE C/O ALLIED INTERSTATE 3000 CORP EXCHANGE 5TH F COLUMBUS, OH 43231	CAPITAL ONE C/O ALLIED INTERSTATE 3000 CORP EXCHANGE 5TH F COLUMBUS, OH 43231	BUSINESS DEBT		4,995.96
AUTO OWNERS INS C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802	AUTO OWNERS INS C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802	BUSINESS DEBT		4,975.00
NEW OUTLOOK PO BOX 331086 MURFREESBORO TN 37133	NEW OUTLOOK PO BOX 331086 MURFREESBORO TN 37133	BUSINESS DEBT		4,810.00
KLINKEL, JOSH C/O REYNOLDS, M ESQ 301 NO SPRING ST MURFREESBORO, TN 37130	KLINKEL, JOSH C/O REYNOLDS, M ESQ 301 NO SPRING ST MURFREESBORO, TN 37130	BUSINESS DEBT		4,705.00
CALIXTRO, TONY 206 DECLARATION LASCASSAS TN 37085	CALIXTRO, TONY 206 DECLARATION LASCASSAS TN 37085	BUSINESS DEBT		4,430.00

In re **PHILIP WAYNE SHADOWENS**
LAURA ELAINE SHADOWENS

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

We, **PHILIP WAYNE SHADOWENS** and **LAURA ELAINE SHADOWENS**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **September 9, 2008**

Signature **/s/ PHILIP WAYNE SHADOWENS**
PHILIP WAYNE SHADOWENS
Debtor

Date **September 9, 2008**

Signature **/s/ LAURA ELAINE SHADOWENS**
LAURA ELAINE SHADOWENS
Joint Debtor

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

**United States Bankruptcy Court
Middle District of Tennessee**

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Debtors

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 must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	335,000.00		
B - Personal Property	Yes	4	139,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		294,915.53	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		258.13	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		330,499.07	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	7			
I - Current Income of Individual Debtor(s)	Yes	2			5,020.27
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,124.00
Total Number of Sheets of ALL Schedules		37			
			Total Assets		
			474,850.00		
			Total Liabilities	625,672.73	

**United States Bankruptcy Court
Middle District of Tennessee**

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Debtors

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)	258.13
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	258.13

State the following:

Average Income (from Schedule I, Line 16)	5,020.27
Average Expenses (from Schedule J, Line 18)	3,124.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,772.17

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	258.13	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		330,499.07
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		330,499.07

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
HOUSE AND LOT LOCATED AT 5096 WAYSIDE RD, CHRISTIANA, TN 37037		J	210,000.00	165,325.61
RENTAL HOUSE AND LOT LOCATE DAT 7006 MUDSHARK PL., SMYRNA, TN 37167	RENTAL PROPERTY	J	125,000.00	116,003.22

Sub-Total > **335,000.00** (Total of this page)

Total > **335,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		CASH ON HAND	J	2,500.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		COUCH; RECLINER; CHAIR W/STOOL; 3 TV'S; 2 DVD PLAYERS; DVR; 2 END TABLES; DINNER TRAYS; 2 TWIN BEDS; QUEEN BED; 2 DRESSERS; 2 CHEST OF DRAWERS; 3 TRUNKS; 2 ARMOIRS; DINNING TABLE & CHAIRS; 3 NIGHT STANDS; COMPUTER DESK; COMPUTER; PRINTER; DESK; PORTABLE DVD PLAYER; RIDEO CAMERA; STEREO; 2 RADIOS; WASHER & DRYER	J	4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		MICS. BOOKS, DC'S, DVD'S, VHS TAPES AND FAMILY PICTURES	J	500.00
6. Wearing apparel.		CLOTHING	J	500.00
7. Furs and jewelry.		2 WEDDING BANDS; DIAMOND ENGAGEMENT RING; DIAMOND WRAP; NECKLACES; EARRINGS	J	400.00
8. Firearms and sports, photographic, and other hobby equipment.		12 GUAGE SHOTGUN; 4 BALL GLOVES; 20 BALLS; 5 BATS	J	250.00
			Sub-Total >	8,150.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		LIFE INS. THROUGH NORTHWESTERN (BENEFICIARY- PHILIP).....\$0.00 LIFE INS. THROUGH PRUDENTIAL (BENEFICIARY-LAURA).....\$0.00 LIFE INS. THROUGH STONEBRIDGE LIFE(BENEFICIARY- LAURA).....\$10,000.00	J	10,000.00
10. Annuities. Itemize and name each issuer.		RETIREMENT ANNUITIES	J	10,000.00
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.		TN CONSOLIDATED RETIREMENT	J	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		JASON BRAGG- JUDGEMENT.....\$1,500.00 DAN BELL & SPOUSE- PENDING\$63,000.00+ATTY FEES+COURT COST JUDY JACOBS- PENDING.....\$33,000.00+ATTY FEES+COURT COST	J	97,500.00
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			

Sub-Total > **117,500.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.	X			
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.		2005 HONDA ACCORD	J	6,900.00
		2005 GMC SIERRA	J	6,900.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		FILE CABINET	J	150.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

Sub-Total > **13,950.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.		LAWN MOWER; VARIOUS TOOLS; LAWN CHAIRS; GRILL; 2 ROCKING CHIARS	J	250.00

Sub-Total > **250.00**
(Total of this page)
Total > **139,850.00**

(Report also on Summary of Schedules)

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

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

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

Check if debtor claims a homestead exemption that exceeds
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand CASH ON HAND	Tenn. Code Ann. § 26-2-103	2,500.00	2,500.00
Household Goods and Furnishings COUCH; RECLINER; CHAIR W/STOOL; 3 TV'S; 2 DVD PLAYERS; DVR; 2 END TABLES; DINNER TRAYS; 2 TWIN BEDS; QUEEN BED; 2 DRESSERS; 2 CHEST OF DRAWERS; 3 TRUNKS; 2 ARMOIRS; DINNING TABLE & CHAIRS; 3 NIGHT STANDS; COMPUTER DESK; COMPUTER; PRINTER; DESK; PORTABLE DVD PLAYER; RIDEO CAMERA; STEREO; 2 RADIOS; WASHER & DRYER	Tenn. Code Ann. § 26-2-103	4,000.00	4,000.00
Books, Pictures and Other Art Objects; Collectibles MICS. BOOKS, DC'S, DVD'S, VHS TAPES AND FAMILY PICTURES	Tenn. Code Ann. § 26-2-103	500.00	500.00
Wearing Apparel CLOTHING	Tenn. Code Ann. § 26-2-104	500.00	500.00
Furs and Jewelry 2 WEDDING BANDS; DIAMOND ENGAGEMENT RING; DIAMOND WRAP; NECKLACES; EARRINGS	Tenn. Code Ann. § 26-2-103	400.00	400.00
Firearms and Sports, Photographic and Other Hobby Equipment 12 GUAGE SHOTGUN; 4 BALL GLOVES; 20 BALLS; 5 BATS	Tenn. Code Ann. § 26-2-103	250.00	250.00
Interests in Insurance Policies LIFE INS. THROUGH NORTHWESTERN (BENEFICIARY- PHILIP).....\$0.00 LIFE INS. THROUGH PRUDENTIAL (BENEFICIARY- LAURA).....\$0.00 LIFE INS. THROUGH STONEBRIDGE (BENEFICIARY- LAURA).....\$10,000.00	Tenn. Code Ann. § 56-7-203	10,000.00	10,000.00
Annuities RETIREMENT ANNUITIES	Tenn. Code Ann. § 56-7-203	10,000.00	10,000.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans TN CONSOLIDATED RETIREMENT	Tenn. Code Ann. § 8-36-111	0.00	Unknown
Office Equipment, Furnishings and Supplies FILE CABINET	Tenn. Code Ann. § 26-2-103	150.00	150.00
Other Personal Property of Any Kind Not Already Listed LAWN MOWER; VARIOUS TOOLS; LAWN CHAIRS; GRILL; 2 ROCKING CHIARS	Tenn. Code Ann. § 26-2-103	200.00	250.00
Total:		28,500.00	28,550.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Value \$					
Account No. xxxxxx5156 CHASE PO BOX 9001871 Louisville, KY 40290	J	11/2006 MORTGAGE RENTAL HOUSE AND LOT LOCATE DAT 7006 MUDSHARK PL., SMYRNA, TN 37167	125,000.00				116,003.22	0.00
Account No. xxx9057 FCS OF MID-AMERICA PO BOX 6177 Indianapolis, IN 46206	J	6/2001 MORTGAGE HOUSE AND LOT LOCATED AT 5096 WAYSIDE RD, CHRISTIANA, TN 37037	210,000.00				73,212.61	0.00
Account No. xxxx-xxxx-xxxx-8694 FIRST TN BANK/HELOC PO BOX 1545 2/2002 Memphis, TN 38101	J	HOME EQUITY LINE OF CREDIT HOUSE AND LOT LOCATED AT 5096 WAYSIDE RD, CHRISTIANA, TN 37037	210,000.00				92,113.00	0.00
Account No. xxx-xxxx-x7229 GMAC PO BOX 380902 Minneapolis, MN 55438	J	1/2006 2005 GMC SIERRA	6,900.00				6,899.76	0.00
Subtotal (Total of this page)							288,228.59	0.00

1 continuation sheets attached

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xxx3553	J						
HONDA FINANCE SERVICES 8601 MCALPINE PARK DR. STE 230 Charlotte, NC 28211							
Value \$						6,686.94	0.00
Account No.							
Value \$							
Account No.							
Value \$							
Account No.							
Value \$							
Subtotal (Total of this page)						6,686.94	0.00
Total (Report on Summary of Schedules)						294,915.53	0.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

Domestic support obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

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

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* 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 \$2,425* 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, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. IRS PO BOX 21126 PHILADELPHIA PA 19114	X	-	UNKNOWN IF ANY BUSINESS DEBT				0.00	0.00
0.00								
Account No. TN DEPT LBR WRK FRC DEV C/O TN ATTY GEN BK UNIT PO BOX 20207 NASHVILLE, TN 37202	X	-	UNKNOWN, IF ANY BUSINESS DEBT				0.00	0.00
0.00								
Account No. TN DEPT REVENUE C/O TN ATTY GEN BK UNIT PO BOX 20207 NASHVILLE, TN 37202	X	-	UNKNOWN, IF ANY BUSINESS DEBT				0.00	0.00
0.00								
Account No. TOWN OF SMYRNA 315 SO LOWRY ST SMYRNA TN 37167	X	-	BUSINESS DEBT				258.13	0.00
258.13								
Account No. 								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

0.00
258.13

Total
(Report on Summary of Schedules)

0.00
258.13

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No. 31 W INSULATION PO BOX 306010 NASHVILLE TN 37230	X	-					4,190.33
Account No. ABC SUPPLY C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802	X	-					6,836.77
Account No. ACCENTS WITH LOVE 173 NO LOWRY SMYRNA TN 37167	X	-				X	92.01
Account No. AFFORDABLE GUTTER INSTALL 217 BURNS AVE NASHVILLE TN 37203	X	-					3,480.00
Subtotal (Total of this page)							14,599.11

14 continuation sheets attached

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.			BUSINESS DEBT				
ALL ABOUT VINYL 170-B JEFFERSON PK LA VERGNE TN 37086	X -						374.83
Account No.			BUSINESS DEBT				
ALLEY CASSETTY BRICK C/O JORDAN, JOEL ESQ 3326 ASPEN GROVE DR #604 FRANKLIN, TN 37067	X -						8,600.30
Account No.			BUSINESS DEBT				
ALLIED WASTE 850 E JEFFERSON PK MURFREESBORO TN 37130	X -						351.16
Account No.			BUSINESS DEBT				
ALSIDE SUPPLY CENTER 900 FIBER GLASS RD NASHVILLE TN 37210	X -						2.21
Account No.			BUSINESS DEBT				
AmSOUTH BANK/REGIONS PO BOX 11007 BIRMINGHAM AL 35288	X -						10,866.06
Subtotal (Total of this page)							20,194.56

Sheet no. 1 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. AT&T C/O OSI COLLECTION PO BOX 965 BROOKFIELD, WI 53008	X -		BUSINESS DEBT				1,206.87
Account No. AUTHORIZED OF TN PO BOX 127 ROCKVALE TN 37153	X -		BUSINESS DEBT				75.00
Account No. AUTO OWNERS INS C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802	X -		BUSINESS DEBT				4,975.00
Account No. BORAL BRICKS PO BOX 1957 AUGUSTA GA 30903	X -		BUSINESS DEBT				2,142.58
Account No. BREWERS COMFORT CNTRL 186 DELANEY LN SMYRNA TN 37167	X -		BUSINESS DEBT				1,955.00
Subtotal (Total of this page)							10,354.45

Sheet no. 2 of 14 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.			BUSINESS DEBT				
BURGESS INDOOR AIR 7320 PANTHER CREEK RD CHRISTIANA TN 37037	X -						1,690.96
Account No.			BUSINESS DEBT				
CALIXTRO, TONY 206 DECLARATION LASCASSAS TN 37085	X -						4,430.00
Account No.			BUSINESS DEBT				
CAPITAL ONE C/O ALLIED INTERSTATE 3000 CORP EXCHANGE 5TH F COLUMBUS, OH 43231	X -						4,995.96
Account No. xx xx xxxxxxxx0475			BUSINESS DEBT				
CAPITAL ONE PO BOX 105131 ATLANTA GA 30348	X -						13,909.00
Account No. xxxx-xxxx-xxxx-2207							
CAPITAL ONE PO BOX 30285 Salt Lake City, UT 84130	J						7,145.47
Subtotal (Total of this page)							32,171.39

Sheet no. 3 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No. xxxx xxxx xxxx 5782 CHASE PO BOX 15298 WILMINGTON DE 19850	X -		BUSINESS DEBT		12,073.70
Account No. CIT TECH FIN SVC PO BOX 550559 JACKSONVILLE FL 32255	X -		BUSINESS DEBT		2,740.65
Account No. CONSOLIDATED UTILITY DIST PO BOX 249 MURFREESBORO TN 37129	X -		BUSINESS DEBT		215.54
Account No. CROSSLIN SUPPLY PO BOX 309 SMYRNA TN 37167	X -		BUSINESS DEBT		46,000.00
Account No. CULVER, KEN 107 HEATHERWOOD DR MURFREESBORO TN 37129	X -		BUSINESS DEBT		957.00
Sheet no. 4 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	61,986.89

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. D&S LTD 231 E MAIN ST #240 ROUND ROCK TX 78664	X -		BUSINESS DEBT				4,357.00	
Account No. DUMPSTERS UNLIMITED 5235 SLEDGE RD CHRISTIANA TN 37037	X -		BUSINESS DEBT				700.00	
Account No. EAGLE DISPOSAL PO BOX 1862 SMYRNA TN 37167	X -		BUSINESS DEBT				94.59	
Account No. EUBANK, DWAYNE 230 HILLARD DR MURFREESBORO TN 37130	X -		BUSINESS DEBT				17,825.00	
Account No. FED EX PO BOX 94515 PALATINE IL 60094	X -		BUSINESS DEBT				94.59	
Sheet no. <u>5</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	23,071.18

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxx xxxx xxxx 7900 FIRST TN BANK PO BOX 385 MEMPHIS TN 38101	X -		BUSINESS DEBT				50,636.00
Account No. FLEET ONE MSC 30425 PO BOX 415000 NASHVILLE, TN 37241	X -		BUSINESS DEBT				1,265.00
Account No. FT DEARBORN LIFE INS CO 367 EAGLE WAY CHICAGO IL 60670	X -		BUSINESS DEBT				69.56
Account No. xxxx xxxx xxxx 4721 GM CARD C/O HSBC CARD SERVICES DEPT 9600 Carol Stream, IL 60128	J						7,844.96
Account No. HILLARDS PLUMBING 205 ALTNER DR MURFREESBORO TN 37130	X -		BUSINESS DEBT				4,395.00
Subtotal (Total of this page)							64,210.52

Sheet no. 6 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. HOLLINGSHEAD CONCRETE 4472 HICKORY GROVE RD MURFREESBORO TN 37129	X -		BUSINESS DEBT				4,374.00
Account No. HOME BUILDING PROD C/O WHITE, GEORGE ESQ 107 W COLLEGE ST MURFREESBORO, TN 37130	X -		BUSINESS DEBT				5,000.00
Account No. HOOVER PAINT 830 MEMORIAL BLVD MURFREESBORO TN 37129	X -		BUSINESS DEBT				514.46
Account No. ICI PAINTS 1647 NW BROAD ST MURFREESBORO TN 37129	X -		BUSINESS DEBT				955.55
Account No. JOHNSON, CHRISTINE 414 CLEARVIEW DR SMYRNA TN 37167	X -		BUSINESS DEBT				63.75
Subtotal (Total of this page)							10,907.76

Sheet no. 7 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.			BUSINESS DEBT				
K&G DRYWALL 7309 POWELLS CHAPEL RD MURFREESBORO TN 37129	X -						3,210.00
Account No.			BUSINESS DEBT				
KARNES, MIKE ADDRESS UNKNOWN	X -						3,200.00
Account No.			BUSINESS DEBT				
KLINKEL, JOSH C/O REYNOLDS, M ESQ 301 NO SPRING ST MURFREESBORO, TN 37130	X -						4,705.00
Account No.			BUSINESS DEBT				
LEWIS SUPPLY C/O MENDELSON, PAUL ESQ PO BOX 17235 MEMPHIS, TN 38187	X -						3,525.99
Account No.			BUSINESS DEBT				
MASSEY INSULATION C/O INGLESON, JOHN ESQ 410 NO FRONT ST MURFREESBORO, TN 37130	X -						1,219.00
Subtotal (Total of this page)							15,859.99

Sheet no. 8 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E	D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				BUSINESS DEBT				
MAYFIELD FLOORING 2134 N THOMPSON LN MURFREESBORO TN 37129	X	-						6,200.00
Account No.				BUSINESS DEBT				
MBM 620 NW BROAD ST MURFREESBORO TN 37130	X	-						48.33
Account No.				BUSINESS DEBT				
MID STATE CMNCTNS 1215 SPRING ST MANCHESTER TN 37355	X	-						1,219.00
Account No.				BUSINESS DEBT				
MOBILE MINI PO BOX 79149 PHOENIX AZ 85062	X	-						285.98
Account No.				BUSINESS DEBT				
MOTION INDUSTRIES C/O MENDELSON, PAUL PO BOX 17235 MEMPHIS, TN 38187	X	-						3,525.99
Subtotal (Total of this page)								11,279.30

Sheet no. 9 of 14 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H	W					
Account No. NATIONWIDE CARPET 4115 NO MT JULIET RD MT JULIET TN 37122	X -			BUSINESS DEBT				18,727.26
Account No. NEW OUTLOOK PO BOX 331086 MURFREESBORO TN 37133	X -			BUSINESS DEBT				4,810.00
Account No. NGUYEN, KENNETH C/O FLYNN, C P ESQ 320 SEVEN SPRINGS WAY #I-150 BRENTWOOD, TN 37027	X -			BUSINESS DEBT				0.00
Account No. PATTERSON, GARY C/O COX, JEFFERY ESQ 218 W MAIN ST MURFREESBORO, TN 37130	X -			BUSINESS DEBT				3,210.00
Account No. PAYCHEX C/O BRENNAN & CLARK 721 E MADISON ST #200 VILLA PARK, IL 60181	X -			BUSINESS DEBT				265.93
Subtotal (Total of this page)								27,013.19

Sheet no. 10 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. PHILIP M. GEORGE PO BOX 467 511 ENON SPRINGS RD, EAST Smyrna, TN 37167		J					3,196.50
Account No. QUALITY ELECTRIC PO BOX 83 MURFREESBORO TN 37133		X -	BUSINESS DEBT				937.00
Account No. RAPID FUEL PO BOX 9030 CARLSBAD CA 92018		X -	BUSINESS DEBT				1,698.22
Account No. RMS PO BOX 523 RICHFIELD OH 44286		X -	BUSINESS DEBT				702.98
Account No. ROBERTS LAND SURVEYING 315 POWELL ST WOODBURY TN 37190		X -	BUSINESS DEBT				900.00
Subtotal (Total of this page)							7,434.70

Sheet no. 11 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.			BUSINESS DEBT				
S&J DRYWALL 1131 TIGER WOOD WAY MURFREESBORO TN 37129	X -						Unknown
Account No.			BUSINESS DEBT				
SEQUATCHIE CONCRETE PO BOX 129 SO PITTSBURG TN 37380	X -						8,132.43
Account No.			BUSINESS DEBT				
SERVICE GUYZ 414 DEERFIELD DR MURFREESBORO TN 37129	X -						1,700.00
Account No.			AMOUNT TO BE DETERMINED BUSINESS DEBT				
SHADOWENS, PHILIP & LAURA 5096 WAYSIDE RD CHRISTIANA TN 37037	X -						Unknown
Account No.			BUSINESS DEBT				
SMYRNA READY MIX 441 HICKORY GROVE RD MURFREESBORO TN 37129	X -						7,968.00
Subtotal (Total of this page)							17,800.43

Sheet no. 12 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W	J C		
Account No.		BUSINESS DEBT			
SMYRNA UTILITIES 315 SO LOWRY ST SMYRNA TN 37167	X -				85.00
Account No.		BUSINESS DEBT			
SO BREEZE CONSTRUCTION 2419 AMBER GLEN DR MURFREESBORO TN 37128	X -				615.54
Account No.		BUSINESS DEBT			
SPRINT PO BOX 660075 DALLAS TX 75266	X -				679.12
Account No.		BUSINESS DEBT			
STEWARTS PRTBL TOILETS 939 N THOMPSON LN MURFREESBORO TN 37129	X -				619.60
Account No.		BUSINESS DEBT			
SUPERIOR CARPET & HRDWD 5499 MURFREESBORO RD #J LA VERGNE TN 37086	X -				2,633.90
Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	4,633.16

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E	D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				BUSINESS DEBT				
SUPERIOR OVERHEAD DOORS 2219 NW BROAD ST MURFREESBORO TN 37129	X	-						740.00
Account No.				BUSINESS DEBT				
TEAM ELECTRIC SUPPLY C/O POLK, MARK ESQ 107 W COLLEGE ST MURFREESBORO, TN 37130	X	-						2,939.50
Account No.				BUSINESS DEBT				
WASTE MANAGEMENT C/O PIPER, CURTIS ESQ 3329 ASPEN GROVE DR #604 FRANKLIN, TN 37067	X	-						3,408.72
Account No.				BUSINESS DEBT				
XACTWARE 1426 E 750 NO OREM UT 84097	X	-						575.00
Account No.				BUSINESS DEBT				
YOUNGS DRYWALL SUPPLY 6228 NEW NASHVILLE HWY SMYRNA TN 37167	X	-						1,319.22
Subtotal (Total of this page)								8,982.44
Total (Report on Summary of Schedules)								330,499.07
Sheet no. <u>14</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	31 W INSULATION PO BOX 306010 NASHVILLE TN 37230
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ABC SUPPLY C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ACCENTS WITH LOVE 173 NO LOWRY SMYRNA TN 37167
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	AFFORDABLE GUTTER INSTALL 217 BURNS AVE NASHVILLE TN 37203
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ALL ABOUT VINYL 170-B JEFFERSON PK LA VERGNE TN 37086
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ALLEY CASSETTY BRICK C/O JORDAN, JOEL ESQ 3326 ASPEN GROVE DR #604 FRANKLIN, TN 37067
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ALLIED WASTE 850 E JEFFERSON PK MURFREESBORO TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ALSIDE SUPPLY CENTER 900 FIBER GLASS RD NASHVILLE TN 37210
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	AmSOUTH BANK/REGIONS PO BOX 11007 BIRMINGHAM AL 35288
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	AT&T C/O OSI COLLECTION PO BOX 965 BROOKFIELD, WI 53008
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	AUTHORIZED OF TN PO BOX 127 ROCKVALE TN 37153

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	AUTO OWNERS INS C/O CONNER, CHRIS ESQ PO BOX 5059 MARYVILLE, TN 37802
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	BORAL BRICKS PO BOX 1957 AUGUSTA GA 30903
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	BREWERS COMFORT CNTRL 186 DELANEY LN SMYRNA TN 37167
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	BURGESS INDOOR AIR 7320 PANTHER CREEK RD CHRISTIANA TN 37037
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CALIXTRO, TONY 206 DECLARATION LASCASSAS TN 37085
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CAPITAL ONE C/O ALLIED INTERSTATE 3000 CORP EXCHANGE 5TH F COLUMBUS, OH 43231
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CAPITAL ONE PO BOX 105131 ATLANTA GA 30348
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CHASE PO BOX 15298 WILMINGTON DE 19850
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CIT TECH FIN SVC PO BOX 550559 JACKSONVILLE FL 32255
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CONSOLIDATED UTILITY DIST PO BOX 249 MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CROSSLIN SUPPLY PO BOX 309 SMYRNA TN 37167
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	CULVER, KEN 107 HEATHERWOOD DR MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	D&S LTD 231 E MAIN ST #240 ROUND ROCK TX 78664

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	DUMPSTERS UNLIMITED 5235 SLEDGE RD CHRISTIANA TN 37037
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	EAGLE DISPOSAL PO BOX 1862 SMYRNA TN 37167
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	EUBANK, DWAYNE 230 HILLARD DR MURFREESBORO TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	FED EX PO BOX 94515 PALATINE IL 60094
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	FIRST TN BANK PO BOX 385 MEMPHIS TN 38101
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	FLEET ONE MSC 30425 PO BOX 415000 NASHVILLE, TN 37241
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	FT DEARBORN LIFE INS CO 367 EAGLE WAY CHICAGO IL 60670
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	HILLARDS PLUMBING 205 ALTNER DR MURFREESBORO TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	HOLLINGSHEAD CONCRETE 4472 HICKORY GROVE RD MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	HOME BUILDING PROD C/O WHITE, GEORGE ESQ 107 W COLLEGE ST MURFREESBORO, TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	HOOVER PAINT 830 MEMORIAL BLVD MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ICI PAINTS 1647 NW BROAD ST MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	JOHNSON, CHRISTINE 414 CLEARVIEW DR SMYRNA TN 37167

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	K&G DRYWALL 7309 POWELLS CHAPEL RD MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	KARNES, MIKE ADDRESS UNKNOWN
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	KLINKEL, JOSH C/O REYNOLDS, M ESQ 301 NO SPRING ST MURFREESBORO, TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	LEWIS SUPPLY C/O MENDELSON, PAUL ESQ PO BOX 17235 MEMPHIS, TN 38187
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	MASSEY INSULATION C/O INGLESON, JOHN ESQ 410 NO FRONT ST MURFREESBORO, TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	MAYFIELD FLOORING 2134 N THOMPSON LN MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	MBM 620 NW BROAD ST MURFREESBORO TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	MID STATE CMNCTNS 1215 SPRING ST MANCHESTER TN 37355
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	MOBILE MINI PO BOX 79149 PHOENIX AZ 85062
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	MOTION INDUSTRIES C/O MENDELSON, PAUL PO BOX 17235 MEMPHIS, TN 38187
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	NATIONWIDE CARPET 4115 NO MT JULIET RD MT JULIET TN 37122
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	NEW OUTLOOK PO BOX 331086 MURFREESBORO TN 37133

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	NGUYEN, KENNETH C/O FLYNN, C P ESQ 320 SEVEN SPRINGS WAY #I-150 BRENTWOOD, TN 37027
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	PATTERSON, GARY C/O COX, JEFFERY ESQ 218 W MAIN ST MURFREESBORO, TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	PAYCHEX C/O BRENNAN & CLARK 721 E MADISON ST #200 VILLA PARK, IL 60181
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	QUALITY ELECTRIC PO BOX 83 MURFREESBORO TN 37133
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	RAPID FUEL PO BOX 9030 CARLSBAD CA 92018
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	RMS PO BOX 523 RICHFIELD OH 44286
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	ROBERTS LAND SURVEYING 315 POWELL ST WOODBURY TN 37190
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	S&J DRYWALL 1131 TIGER WOOD WAY MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SEQUATCHIE CONCRETE PO BOX 129 SO PITTSBURG TN 37380
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SERVICE GUYZ 414 DEERFIELD DR MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SHADOWENS, PHILIP & LAURA 5096 WAYSIDE RD CHRISTIANA TN 37037
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SMYRNA READY MIX 441 HICKORY GROVE RD MURFREESBORO TN 37129

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SMYRNA UTILITIES 315 SO LOWRY ST SMYRNA TN 37167
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SO BREEZE CONSTRUCTION 2419 AMBER GLEN DR MURFREESBORO TN 37128
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SPRINT PO BOX 660075 DALLAS TX 75266
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	STEWARTS PRTBL TOILETS 939 N THOMPSON LN MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SUPERIOR CARPET & HRDWD 5499 MURFREESBORO RD #J LA VERGNE TN 37086
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	SUPERIOR OVERHEAD DOORS 2219 NW BROAD ST MURFREESBORO TN 37129
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	TEAM ELECTRIC SUPPLY C/O POLK, MARK ESQ 107 W COLLEGE ST MURFREESBORO, TN 37130
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	WASTE MANAGEMENT C/O PIPER, CURTIS ESQ 3329 ASPEN GROVE DR #604 FRANKLIN, TN 37067
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	XACTWARE 1426 E 750 NO OREM UT 84097
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	YOUNGS DRYWALL SUPPLY 6228 NEW NASHVILLE HWY SMYRNA TN 37167
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	IRS PO BOX 21126 PHILADELPHIA PA 19114
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	TN DEPT LBR WRK FRC DEV C/O TN ATTY GEN BK UNIT PO BOX 20207 NASHVILLE, TN 37202

In re **PHILIP WAYNE SHADOWENS,
LAURA ELAINE SHADOWENS**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	TN DEPT REVENUE C/O TN ATTY GEN BK UNIT PO BOX 20207 NASHVILLE, TN 37202
S&C CONSTRUCTION INC S&C HOMEBUILDERS INC	TOWN OF SMYRNA 315 SO LOWRY ST SMYRNA TN 37167

In re **PHILIP WAYNE SHADOWENS**
LAURA ELAINE SHADOWENS

Case No. _____

Debtor(s)

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 income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter Daughter	AGE(S): 12 15
Employment:	DEBTOR	SPOUSE
Occupation	COACH/TEACHER	
Name of Employer	MTCS (MIDDLE TN CHRISTIAN SCHOOL)	HOUSEWIFE
How long employed	17 YRS	
Address of Employer	100 E. MTCS DR. Murfreesboro, TN 37129	

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)	\$ 5,658.25	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,658.25	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 922.44	\$ 0.00
b. Insurance	\$ 178.49	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify) <u>See Detailed Income Attachment</u>	\$ 437.05	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,537.98	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,120.27	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 900.00	\$ 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
_____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): _____	\$ 0.00	\$ 0.00
_____	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 900.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 5,020.27	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 5,020.27	

(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:

In re PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS Debtor(s)

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

<u>RETIREMENT</u>	\$ <u>282.91</u>	\$ <u>0.00</u>
<u>DENTAL</u>	\$ <u>48.74</u>	\$ <u>0.00</u>
<u>HARTFOR</u>	\$ <u>5.40</u>	\$ <u>0.00</u>
<u>GALIC D</u>	\$ <u>100.00</u>	\$ <u>0.00</u>
<u>Total Other Payroll Deductions</u>	\$ <u>437.05</u>	\$ <u>0.00</u>

In re **PHILIP WAYNE SHADOWENS**
LAURA ELAINE SHADOWENS

Case No. _____

Debtor(s) _____

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 this form may differ from the deductions from income allowed on Form 22A or 22C.

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	0.00
a. Are real estate taxes included?	Yes ___ No <u>X</u>		
b. Is property insurance included?	Yes ___ No <u>X</u>		
2. Utilities:		\$	350.00
a. Electricity and heating fuel		\$	48.00
b. Water and sewer		\$	42.00
c. Telephone		\$	398.00
d. Other <u>See Detailed Expense Attachment</u>		\$	0.00
3. Home maintenance (repairs and upkeep)		\$	600.00
4. Food		\$	100.00
5. Clothing		\$	0.00
6. Laundry and dry cleaning		\$	100.00
7. Medical and dental expenses		\$	200.00
8. Transportation (not including car payments)		\$	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	232.00
10. Charitable contributions		\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	175.00
a. Homeowner's or renter's		\$	128.00
b. Life		\$	0.00
c. Health		\$	131.00
d. Auto		\$	0.00
e. Other _____		\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	70.00
(Specify) <u>COUNTY TAXES</u>			
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	0.00
b. Other _____		\$	0.00
c. Other _____		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other <u>SCHOOL TUITION</u>		\$	500.00
Other _____		\$	0.00
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.)		\$	3,124.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	5,020.27
b. Average monthly expenses from Line 18 above		\$	3,124.00
c. Monthly net income (a. minus b.)		\$	1,896.27

In re **PHILIP WAYNE SHADOWENS**
LAURA ELAINE SHADOWENS

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

CABLE	\$	72.00
INTERNET	\$	45.00
CELL PHONES	\$	243.00
ALARM	\$	38.00
Total Other Utility Expenditures	\$	398.00

**United States Bankruptcy Court
Middle District of Tennessee**

In re **PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS**

Debtor(s)

Case No.
Chapter

11

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 39 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 9, 2008

Signature /s/ PHILIP WAYNE SHADOWENS
PHILIP WAYNE SHADOWENS
Debtor

Date September 9, 2008

Signature /s/ LAURA ELAINE SHADOWENS
LAURA ELAINE SHADOWENS
Joint Debtor

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

**United States Bankruptcy Court
Middle District of Tennessee**

In re **PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS**

Debtor(s)

Case No. _____
Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$111,473.00	2005: GROSS INCOME PER TAX RETURN
\$111,245.00	2006: GROSS INCOME PER TAX RETURN
\$33,949.50	2008: YTD GROSS INCOME FROM PAY STUBS

2. Income other than from employment or operation of business

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

AMOUNT SOURCE

3. Payments to creditors

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

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE OTHER THAN REGULAR PAYMENTS		\$0.00	\$0.00

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 \$5,475. 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 creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
AFFORDABLE GUTTER INSULATION, INC. V. DEBTORS, ET. AL.	CIVIL	DAVIDSON COUNTY GENERAL SESSIONS COURT	JUDGMENT
		DOCKET NO. 08GC-5086	
SEQUATCHIE CONCRETE SERVICES, INC. V. DEBTORS, ET. AL.	CIVIL	RUTHERFORD COUNTY GENERAL SESSIONS COURT	JUDGMENT
		DOCKET NO. CV-162786	

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
MASSEY INSULATION, INC. V. DEBTORS, ET. AL.	CIVIL	RUTHERFORD COUNTY GENERAL SESSIONS COURT	JUDGMENT
		DOCKET NO. CV-161343	
ALLEY CASSEDY BRICK V. DEBTORS, ET. AL.	CIVIL	RUTHERFORD COUNTY GENERAL SESSIONS COURT	JUDGMENT
		DOCKET NO. 162583	
ABC SUPPLY CO. V. DEBTORS, ET. AL.	CIVIL	RUTHERFORD COUNTY GENERAL SESSIONS COURT	PENDING
		DOCKET NO. CV-164489	
GARY PATTERSON V. DEBTORS, ET. AL.	CIVIL	RUTHERFORD COUNTY GENERAL SESSIONS COURT	JUDGMENT/DEBTORS, ET. AL. APPEALED
		DOCKET NO. CV-161152	
TEAM ELECTRIC SUPPLY V. DEBTORS, ET. AL.	CIVIL	RUTHERFORD COUNTY GENERAL SESSIONS COURT	PENDING
		DOCKET NO. CV-159483	
HOME BUILDING PRODUCTS, INC. V. DEBTORS, ET. AL.	CIVIL	RUTHERFORD COUNTY GENERAL SESSIONS COURT	PENDING
		DOCKET NO. CV-161197	
FLEETONE V. DEBTORS, ET. AL.	CIVIL	MIDDLE DISTRICT OF TENNESSEE (NASHVILLE)	PENDING
		DOCKET NO. 08-GC-15376	

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
AMSOUTH BANK/REGIONS BANK PO BOX 11007 Birmingham, AL 35288	DEC. 2007	FORD TRUCK VALUE- \$10,866.06
MOBLIE MINI PO BOX 79149 Phoenix, AZ 85062	DEC. 2007	\$285.98; OUTDOOR STORAGE UNIT

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 include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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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 joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- 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 of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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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 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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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 spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Lefkovitz & Lefkovitz 618 Church St., #410 Nashville, TN 37219-2321		\$901.00

10. Other transfers

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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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 similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

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

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
FIRST TN BANK 1638 ROBERT C JACKSON DR Maryville, TN 37802	CHECKING ACCOUNT; ACCT # 7153562	CLOSED APRIL 15, 2008; FINAL BALANCE \$2,000.00
FIRST TN BANK 1638 ROBERT C JACKSON DR Maryville, TN 37802	SAVINGS ACCOUNT; ACCT # 10672882; FINAL BALANCE -0-	CLOSED JUNE 13, 2008; \$2,000.00

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
SUNTRUST BANK 1776 W. NORTHFIELD Murfreesboro, TN 37129	PHILIP/LAURA SHADOWNES	CASH- \$750.00	

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
CAPITAL ONE PO BOX 105131 Atlanta, GA 30348	MARCH 2008	\$15,000.00

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

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

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
S&C CONSTRUCTION, INC.	02-0534835	5096 WAYSIDE RD Christiana, TN 37037	INS. RESTORATION	2002-2007
S&C HOMEBUILDERS, INC.	73-1724256	5096 WAYSIDE RD Christiana, TN 37037	HOMES & REMODEL	2005-2007

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

NAME ADDRESS

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

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

19. Books, records and financial statements

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

NAME AND ADDRESS	DATES SERVICES RENDERED
MIKE HAYES 805 S. CHURCH ST STE 9 Murfreesboro, TN 37130	2004-2007

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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 debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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 dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

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.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

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 holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
PHILIP SHADOWENS 5096 WAYSIDE RD Christiana, TN 37037	PRESIDENT	50%
LAURA SHADOWNES 5096 WAYSIDE RD Christiana, TN 37037	V-PRES	50%

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 of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

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 commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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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 case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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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, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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 September 9, 2008

Signature /s/ PHILIP WAYNE SHADOWENS
PHILIP WAYNE SHADOWENS
Debtor

Date September 9, 2008

Signature /s/ LAURA ELAINE SHADOWENS
LAURA ELAINE SHADOWENS
Joint Debtor

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

**United States Bankruptcy Court
Middle District of Tennessee**

In re **PHILIP WAYNE SHADOWENS
LAURA ELAINE SHADOWENS**

Debtor(s)

Case No. _____
Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 9, 2008**

/s/ PHILIP WAYNE SHADOWENS

PHILIP WAYNE SHADOWENS

Signature of Debtor

Date: **September 9, 2008**

/s/ LAURA ELAINE SHADOWENS

LAURA ELAINE SHADOWENS

Signature of Debtor