

CHARLES JASON JONES
PO BOX 653
LEBANON TN 37088

ARVIN STEWART
823 PEBBLE BEACH
MOUNT JULIET TN 37122

JONES, CHARLES and MELISSA -
CARRINGTON MORTGAGE SERVI
PO BOX 54285
IRVINE CA 92619-4285

MELISSA JANELLE JONES
PO BOX 653
LEBANON TN 37088

ASC
PO BOX 10328
DES MOINES IA 50306

CBNA, LLC
PO BOX 550
DICKSON TN 37056-0550

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

ASF INTERNATIONAL
DEPT 291
DENVER CO 80281-0291

CHASE
PO BOX 94014
PALATINE IL 60094-4014

ADVANTA BANK CORP
PO BOX 8088
PHILADELPHIA PA 19101

BANK OF AMERICA
PO BOX 15726
WILMINGTON DE 19886-5726

CHASE MORTGAGE
%WILSON & ASSOCIATES
1521 MERRILL DR STE D-220
LITTLE ROCK AR 72211

AHMSI
PO BOX 631730
IRVING TX 75063-1730

BIRCH COMMUNICATIONS
PO BOX 23039
COLUMBUS GA 31902

CHRYSLER FINANCIAL
PO BOX 9001921
LOUISVILLE KY 40290-1921

ALLIED WASTE SRVS
700 MURFREESBORO RD
NASHVILLE TN 37210

BRIAN MERRITT
3009 RUNABOUT DR
NASHVILLE TN 37217

CITI AA BUSINESS
PO BOX 6537
THE LAKES NV 88901

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336

BRIAN VASKE
1010 HILTONWOOD BLVD
CASTALIAN SPRINGS TN 37031

CITI AADVANTAGE
PO BOX 6000
THE LAKES NV 89163

AMERICAN EXPRESS PLUM
PO BOX 981535
EL PASO TX 79998-1531

CAPITAL ONE
ATTN: GENERAL CORRESPONDENCE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CITI GROUP
715 S. METROPOLITAN AVE
OKLAHOMA CITY OK 73124-0330

ANESTHESIA MEDICAL GROUP
PO BOX 440234
NASHVILLE TN 37244

CAPITAL ONE
PO BOX 6492
CAROL STREAM IL 60197-6492

CITI PREMIERE AMER. LIBERTY
PO BOX 6000
THE LAKES NV 89163

ANGELA FELTS
2316 AFRICA RD
LEBANON TN 37087

CAPITAL ONE
PO BOX 6492
CAROL STREAM IL 60197

CITI PREMIERE ELITE
PO BOX 6000
THE LAKES NV 89163

CITI RESIDENTIAL LENDING
PO BOX 11000
SANTA ANA CA 92711-1000

EMC MORTGAGE
PO BOX 293150
LEWISVILLE TX 75029

JONES, CHARLES and MELISSA -
GMAC
PO BOX 380901
MINNEAPOLIS MN 55438-0901

CLAIRMONTE HOA
PO BOX 62884
ASSOC #105
PHOENIX AZ 85082-2884

EMILE HIGGINS
509 GRAND LAGOON
MADISON TN

GMAC MORTGAGE
PO BOX 4622
WATERLOO IA 50704

COLLECTION BUREAU OF AMERICA
PO BOX 5013
HAYWARD CA 94540-5013

EQUITY FUNDING
320 E. MAIN ST
SUITE 201
MURFREESBORO TN 37130

GULLETT, SANFORD,ROBINSON,M
PO BOX 198888
NASHVILLE TN 37219

CONSOLIDATION UTILITY DIS
PO BOX 249
MURFREESBORO TN 37133

ER PHYSICIANS AT SUMNER
PO BOX 8080
GALLATIN TN 37066

HOME DEPOT
PO BOX 6925
THE LAKES NV 88901

COUNTRYWIDE HOME LOANS
MSN SV-26B
PO BOX 10229
VAN NUYS CA 91410-0229

FIRST EQUITY
PO BOX 23029
COLUMBUS GA 31902

HSBC CARD SERVICES
ATTN: EXCEPTION DEPT.
1301 E. TOWER RD
SCHAUMBURG IL 60173

COUNTRYWIDE HOME LOANS
7105 CORPORATE DR
PLANO TX 75024-4100

FIRST EQUITY CARD CORP
PO BOX 23029
COLUMBUS GA 31902-3029

IRS
PO BOX 21126
PHILADELPHIA PA 19114

CRISLIP, PHILIP & ASSOCIATES
4515 POPLAR AVE
SUITE 322
MEMPHIS TN 38117

FIRST FREEDOM BANK
PO BOX 100
LEBANON TN 37088

JULIA GARCIA
1206 LANGWOOD CT
GALLATIN TN 37066

DELLANNE SMITTY
2846 EMERY DR
NASHVILLE TN

FORD MOTOR CREDIT
ATTN BANKRUPTCY DEPT
PO BOX 537901
LIVONIA MI 48153

JUNIPER
CARD SERVICES
PO BOX 8801
WILMINGTON DE 19899-8801

DIRECT STUDENT LOANS
US DEPT OF EDU
PO BOX 530260
ATLANTA GA 30353-0260

FOX DEBT LIQUIDATION
PO BOX 528
GOODLETTSVILLE TN 37070-0528

JUNIPER
PO BOX 13337
PHILADELPHIA PA 19101

DISH NETWORK
PO BOX 9033
LITTLETON CO 80160

GEMB/PAYPAL
PO BOX 981064
EL PASO TX 79998

LEE & LEE ATTORNEYS
109 EAST GAY STREET
LEBANON TN 37087

LINDA GOSS
621 BELINDA PKWY
MOUNT JULIET TN 37122

NCO FINANCIAL
4740 BAXTER RD
VIRGINIA BEACH VA 23462

JONES, CHARLES and MELISSA -
RONALD & MALETHA BELGON
1206 LANGWOOD CT
GALLATIN TN

LITTON LOAN SERVICING
4828 LOOP CENTRAL DR.
HOUSTON TX 77081-2226

NCO FINANCIAL SYSTEMS
140 SPRINT DR
BLOUNTVILLE TN 37617

SUNTRUST MORTGAGE

LONG ENGINEERING, INC
5550 FRANKLIN PIKE
SUITE 202
NASHVILLE TN 37220

NCO FINANCIAL SYSTEMS
PO BOX 15630
DEPT 99
WILMINGTON DE 19850

SUNTRUST MORTGAGE
RVW-3003
PO BOX 26149
RICHMOND VA 23260-6149

M&I BANK
1425 TOWER AVE
SUPERIOR WI 54880

NEIMAN MARCUS
PO BOX 15221
WILMINGTON DE 19850-5221

SZABO ASSOCIATES, INC
3355 LENOX RD NE
NINTH FLOOR
ATLANTA GA 30326

METRO WATER SRVS
1700 3RD AVE NORTH
NASHVILLE TN 37208

PHILLIP & SHIRLEY ANDERSON
% BELLAR & WINKLER
PO BOX 332
CARTHAGE TN 37030

TERRY HORNE, CPA
732 WEST MAIN STREET
LEBANON TN 37087

MTEMC
PO BOX 681709
FRANKLIN TN 37068

PROFESSIONAL ADJ. SRVS
PO BOX 248550
NASHVILLE TN 37202-4850

THE TENNESSEAN
PO BOX 331309
NASHVILLE TN 37203-1309

NANCY GERULE
2624 ENNIS ROAD
NASHVILLE TN

REGIONS BANK
PO BOX 11407
BIRMINGHAM AL 35246-0019

TOM & LINDA GANGE
410 OAKDALE DRIVE
LEBANON TN 37087

NATIONWIDE TRUSTEE SERVS
1587 NORTHEAST EXPRESSWAY
ATLANTA GA 30329

REGIONS BANK
PO BOX 11007
BIRMINGHAM AL 35288

W&W OF WILSON COUNTY
PO BOX 545
LEBANON TN 37088

NCO FINANCIAL
PO BOX 41466
PHILADELPHIA PA 19115

REGIONS BANK CONSUMER COLLECT.
DRAWER 550
PO BOX 11407
BIRMINGHAM AL 35246-8651

WACHOVIA DEALER SERVICES
PO BOX 168048
IRVING TX 75016-8048

NCO FINANCIAL
2550 E. STONE DR
SUITE 250
KINGSTON TN 37660-0801

RON ROGER
1371 PIERCY COURT
LEBANON TN

WACHOVIA DEALER SERVICES
PO BOX 25341
SANTA ANA CA 92799-5341

WELLS FARGO BANK
% NATIONWIDE TRUSTEE SRVS
1587 NE EXPRESSWAY
ATLANTA GA 30329

JONES, CHARLES and MELISSA -
YELLOW BOOK SALES
% BUFFALOE & ASSOCIATES
201 4TH AVE N
NASHVILLE TN 37219

WELLS FARGO BANK NA TRUSTEE
% AMERICAN HOME
4600 REGENT BV STE 200
IRVING TX 75063

YELLOW BOOK USA
6300 C STREET
CEDAR RAPIDS IA 52404-7470

WELLS FARGO MORTGAGE
PO BOX 10335
DES MOINES IA 50306

WEST WILSON UTILITY DIS
PO BOX 97
MOUNT JULIET TN 37121

WILSHIRE CREDIT CORP
PO BOX 8517
PORTLAND OR 97207-8517

WILSON & ASSOCIATES
1521 MERRILL DRIVE
SUITE D-220
LITTLE ROCK AR 72211

WILSON & ASSOCIATES
1521 MARRILL DR
SUITE D-220
LITTLE ROCK AR 72211

WILSON & ASSOCIATES
1521 MERRILL DR
SUITE D-220
LITTLE ROCK AR 72211

WILSON & ASSOCIATES PLLC
1521 MERRILL DR
SUITE D-220
LITTLE ROCK AR 72211

WILSON BANK & TRUST
PO BOX 768
LEBANON TN 37088

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): JONES, CHARLES JASON	Name of Joint Debtor (Spouse) (Last, First, Middle): JONES, MELISSA JANELLE
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA J.C.JONES; DBA FCC CONSTRUCTION; DBA 4LEASEPURCHAS.COM; DBA JONES PROPERTIES	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA MELISSA LONG
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7958	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1477
Street Address of Debtor (No. and Street, City, and State): 180 WHIPPOORWILL LN Bethpage, TN	Street Address of Joint Debtor (No. and Street, City, and State): 180 WHIPPOORWILL LN Bethpage, TN
ZIP Code 37022	ZIP Code 37022
County of Residence or of the Principal Place of Business: Sumner	County of Residence or of the Principal Place of Business: Sumner
Mailing Address of Debtor (if different from street address): PO BOX 653 Lebanon, TN	Mailing Address of Joint Debtor (if different from street address): PO BOX 653 Lebanon, TN
ZIP Code 37088	ZIP Code 37088

Location of Principal Assets of Business Debtor (if different from street address above):

<p>Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p>Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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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 type="checkbox"/> 50-99	<input checked="" 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
Estimated Assets									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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 type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): JONES, CHARLES JASON JONES, MELISSA JANELLE</p>
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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: - None -	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 April 30, 2009 Signature of Attorney for Debtor(s) (Date) 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):
JONES, CHARLES JASON
JONES, MELISSA JANELLE

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/ CHARLES JASON JONES
Signature of Debtor **CHARLES JASON JONES**

X /s/ MELISSA JANELLE JONES
Signature of Joint Debtor **MELISSA JANELLE JONES**

Telephone Number (If not represented by attorney)
April 30, 2009
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
April 30, 2009
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

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

In re **CHARLES JASON JONES
MELISSA JANELLE JONES**

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. *[Summarize exigent circumstances here.]* _____

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

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

In re **CHARLES JASON JONES
MELISSA JANELLE JONES**

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. *[Summarize exigent circumstances here.]* _____

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

slefkovitz@lefkovitz.com

X **/s/ Steven L. Lefkovitz**

Signature of Attorney

April 30, 2009

Date

Certificate of Debtor

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

CHARLES JASON JONES
MELISSA JANELLE JONES

Printed Name(s) of Debtor(s)

X **/s/ CHARLES JASON JONES**

Signature of Debtor

April 30, 2009

Date

Case No. (if known) _____

X **/s/ MELISSA JANELLE JONES**

Signature of Joint Debtor (if any)

April 30, 2009

Date

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

In re CHARLES JASON JONES
MELISSA JANELLE JONES

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>3,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>3,500.00</u>
Balance Due.....	\$	<u>0.00</u>

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

Debtor Other (specify):

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

Debtor Other (specify):

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

I have agreed to share the above-disclosed compensation with 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: April 30, 2009

/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 **CHARLES JASON JONES**
MELISSA JANELLE JONES

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 FREEDOM BANK PO BOX 100 Lebanon, TN 37088	FIRST FREEDOM BANK PO BOX 100 Lebanon, TN 37088	DEEDED IN ISABELL STEVEN 245 QUARRY ROAD 37088 FIRST MORTGAGE		298,500.00
PHILLIP & SHIRLEY ANDERSON % BELLAR & WINKLER PO BOX 332 Carthage, TN 37030	PHILLIP & SHIRLEY ANDERSON % BELLAR & WINKLER PO BOX 332 Carthage, TN 37030	PROPERTIES LOCATED AT 142 ALBERT GALLATIN AVE MV:\$49300 134 ALBERT GALLATIN AVE MV:\$49300 126 ALBERT GALLATIN AVE MV:\$48800		350,000.00 (147,400.00 secured)
AHMSI PO BOX 631730 Irving, TX 75063-1730	AHMSI PO BOX 631730 Irving, TX 75063-1730	DEEDED IN NASHVILLE PROPERTIES 2846 EMERY DR 37214 FIRST MORTGAGE		161,014.67
COUNTRYWIDE HOME LOANS 7105 CORPORATE DR Plano, TX 75024-4100	COUNTRYWIDE HOME LOANS 7105 CORPORATE DR Plano, TX 75024-4100	DEEDED IN YELLOW JACKET PROPERTY 925 GUILL RD 37122 FIRST MORTGAGE		161,008.61
COUNTRYWIDE HOME LOANS MSN SV-26B PO BOX 10229 Van Nuys, CA 91410-0229	COUNTRYWIDE HOME LOANS MSN SV-26B PO BOX 10229 Van Nuys, CA 91410-0229	DEEDED IN CALEXICO PROPERTY 2813 MCGAVOCK PK FIRST MORTGAGE		152,604.32

In re **CHARLES JASON JONES**
MELISSA JANELLE JONES

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>
CITI GROUP 715 S. METROPOLITAN AVE Oklahoma City, OK 73124-0330	CITI GROUP 715 S. METROPOLITAN AVE Oklahoma City, OK 73124-0330	DEEDED IN AZNA PROPERTY 9649 COLES FERRY LEBANON, TN FIRST MORTGAGE		149,743.00
CITI RESIDENTIAL LENDING PO BOX 11000 Santa Ana, CA 92711-1000	CITI RESIDENTIAL LENDING PO BOX 11000 Santa Ana, CA 92711-1000	DEEDED IN JOAN HARDCASTLE 117 MT. VERNON DR 37138 FIRST MORTGAGE		142,991.89
CITI GROUP 715 S. METROPOLITAN AVE Oklahoma City, OK 73124-0330	CITI GROUP 715 S. METROPOLITAN AVE Oklahoma City, OK 73124-0330	DEEDED IN AZNA PROPERTY 1371 PIERCY CT LEBANON, TN FIRST MORTGAGE		129,081.90
COUNTRYWIDE HOME LOANS 7105 CORPORATE DR Plano, TX 75024-4100	COUNTRYWIDE HOME LOANS 7105 CORPORATE DR Plano, TX 75024-4100	DEEDED IN YELLOW JACKET PROPERTY 306 GOLDIE DRIVE GOODLETTSVILLE, TN FIRST MORTGAGE		121,617.31
CARRINGTON MORTGAGE SERVICE PO BOX 54285 Irvine, CA 92619-4285	CARRINGTON MORTGAGE SERVICE PO BOX 54285 Irvine, CA 92619-4285	DEEDED IN CALEXICO PROPERTIES 729 KENT DR 37087 FIRST MORTGAGE		106,113.98
EQUITY FUNDING 320 E. MAIN ST SUITE 201 Murfreesboro, TN 37130	EQUITY FUNDING 320 E. MAIN ST SUITE 201 Murfreesboro, TN 37130	LOT AND BUILDING (COMMERCIAL PROPERTY) LOCATED 1007 N. CUMBERLAND ST LEBANON, TN 37087		450,000.00 (350,900.00 secured)
EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029	EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029	DEEDED IN YELLOW JACKET PROPERTY 509 GRAND LAGOON MADISON, TN FIRST MORTGAGE		90,988.93

In re **CHARLES JASON JONES**
MELISSA JANELLE JONES

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>
SUNTRUST MORTGAGE RVW-3003 PO BOX 26149 Richmond, VA 23260-6149	SUNTRUST MORTGAGE RVW-3003 PO BOX 26149 Richmond, VA 23260-6149	DEEDED IN NASHVILLE PROPERTY 724 DUE WEST AVE N. #9/G 37115 FIRST MORTGAGE		68,977.70
SUNTRUST MORTGAGE RVW-3003 PO BOX 26149 Richmond, VA 23260-6149	SUNTRUST MORTGAGE RVW-3003 PO BOX 26149 Richmond, VA 23260-6149	DEEDED IN BONITO PROPERTY 724 DUE WEST AVE N #10/H 37115 FIRST MORTGAGE		66,888.69
WILSON BANK & TRUST PO BOX 768 LEBANON TN 37088	WILSON BANK & TRUST PO BOX 768 LEBANON TN 37088	LOT LOCATED ROBERTS ROAD		130,000.00 (66,800.00 secured)
YELLOW BOOK SALES % BUFFALOE & ASSOCIATES 201 4TH AVE N Nashville, TN 37219	YELLOW BOOK SALES % BUFFALOE & ASSOCIATES 201 4TH AVE N Nashville, TN 37219	AMERICAN LIBERTY MORTGAGE		20,680.00
ADVANTA BANK CORP PO BOX 8088 Philadelphia, PA 19101	ADVANTA BANK CORP PO BOX 8088 Philadelphia, PA 19101	BUSINESS ACCOUNT		19,726.23
AHMSI PO BOX 631730 Irving, TX 75063-1730	AHMSI PO BOX 631730 Irving, TX 75063-1730	HOUSE AND LOT LOCATED 1754 WITT WAY DR SPRING HILL, TN 37174		200,171.54 (180,600.00 secured)
DIRECT STUDENT LOANS US DEPT OF EDU PO BOX 530260 Atlanta, GA 30353-0260	DIRECT STUDENT LOANS US DEPT OF EDU PO BOX 530260 Atlanta, GA 30353-0260			19,295.00
BANK OF AMERICA PO BOX 15726 Wilmington, DE 19886-5726	BANK OF AMERICA PO BOX 15726 Wilmington, DE 19886-5726	WORLD POINTS		18,349.51

In re **CHARLES JASON JONES**
MELISSA JANELLE JONES _____
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, **CHARLES JASON JONES** and **MELISSA JANELLE JONES**, 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 **April 30, 2009** _____

Signature **/s/ CHARLES JASON JONES** _____
CHARLES JASON JONES
Debtor

Date **April 30, 2009** _____

Signature **/s/ MELISSA JANELLE JONES** _____
MELISSA JANELLE JONES
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 **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	2	2,231,050.00		
B - Personal Property	Yes	4	131,329.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	5		2,322,032.26	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,900.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	20		1,959,358.55	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,766.90
Total Number of Sheets of ALL Schedules		39			
		Total Assets	2,362,379.50		
			Total Liabilities	4,283,290.81	

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

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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)	1,900.00
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	1,900.00

State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	1,766.90
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		403,691.36
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,900.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		1,959,358.55
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		2,363,049.91

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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 1754 WITT WAY DR SPRING HILL, TN 37174	OWNER	H	180,600.00	200,171.54
HOUSE AND LOCATED 2624 ENNIS ROAD NASHVILLE, TN 37210	OWNER	H	112,100.00	98,213.97
HOUSE AND LOT LOCATED 526 JACKSON AVE CARTHAGE, TN 37030	OWNER	H	74,800.00	79,350.65
HOUSE AND LOT LOCATED 1112 CLAIRMONTE DR FRANKLIN, TN 37064	OWNER	H	235,600.00	239,403.72
HOUSE AND LOT LOCATED 2665 ROBERTS RD WATERTOWN, TN	OWNERS	J	109,700.00	110,000.00
HOUSE AND LOT LOCATED 1508 SMITH DRIVE LEBANON, TN 37087	OWNER	H	179,400.00	34,844.11
HOUSE AND LOT LOCATED 805 MAGNOLIA CT MURFREESBORO, TN	OWNER	W	161,500.00	134,626.96
HOUSE AND LOT LOCATED 601 LOOKOUT DR COLUMBIA, TN 38401	OWNER	J	139,900.00	128,455.86
PROPERTIES LOCATED AT 142 ALBERT GALLATIN AVE MV:\$49300 134 ALBERT GALLATIN AVE MV:\$49300 126 ALBERT GALLATIN AVE MV:\$48800	OWNER	J	73,700.00	350,000.00
Sub-Total >			1,267,300.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

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
LOT AND BUILDING (COMMERCIAL PROPERTY) LOCATED 1007 N. CUMBERLAND ST LEBANON, TN 37087	PARTIAL OWNER	J	175,450.00	450,000.00
LOT LOCATED ROBERTS ROAD	OWNER	J	66,800.00	130,000.00
LOT AND HOUSE LOCATED 621 BELINDA PKWY MT. JULIET, TN (Linda Goss has lien with ASC in her name for the house amount owed around \$160,000)	OWNER	J	136,900.00	0.00
LOT AND HOUSE LOCATED 3009 RUNABOUT DR NASHVILLE, TN (Brian & Rebecca Merritt have the lien to this house with Litton Loan Servicing in the amount owed \$127,920.37)	OWNER	J	132,500.00	0.00
LOT AND HOUSE LOCATED 109 A CUDE LN MADISON, TN	OWNER	J	297,900.00	298,500.00
LOT AND HOUSE LOCATED 1206 LANGWOOD COURT GALLATIN, TN (lien with house is with GMAC Mortgage in the name of Julia Garcia amount owed \$105,122.30)	OWNER	J	154,200.00	0.00

Sub-Total > **963,750.00** (Total of this page)

Total > **2,231,050.00**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	X			
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.		WIFE HAS CHECKING & BOTH SHARE A SAVINGS ACCOUNT WITH SUNTRUST BANK	J	140.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		KITCHEN TABLE \$50, DISHES \$50, APPLIANCES \$200, COUCH SET \$800, END TABLE \$25, T.V. LIVINGROOM \$500, ENTERTAINMENT WALL FURNITURE \$600, DVD PLAYER \$50, CASSETTE DECK \$50, KNICK KNACKS IN LIVINGROOM \$50, RUG \$75, DESK \$150, FOUNTAIN \$75, BABY CRIB \$100, BABY DRESSER \$75, KNICK KNACKS IN BABYROOM \$50, TWO BEDROOM SUITS \$1500, T.V. BEDROOM \$50, ELECTRIC HEATERS \$75, KEROSENE HEATER \$50, WASHER/ DRYER \$100	J	4,675.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		20 BOOKS \$50, 40 CDS \$75, PICTURES IN HOME \$150	J	275.00
6. Wearing apparel.		WOMEN CLOTHES \$400, WOMEN SHOES \$150, MATERNITY CLOTHES \$150, BABY CLOTHES \$150, MENS CLOTHES \$500	J	1,350.00
7. Furs and jewelry.		1 GOLD CROSS CHAIN \$150 WEDDING BAND &1000	J	1,150.00
		RABBIT FUR \$50, WEDDING BAND/ ENGAGEMENT RING \$1000, COSTUME JEWELRY \$75	J	1,125.00
			Sub-Total >	8,715.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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
8. Firearms and sports, photographic, and other hobby equipment.		38 SPECIAL AIRWEIGHT \$200, 1 SHOTGUN \$100, 1 CAMARA \$50, 1 DVD RECORDER \$100	J	450.00
		LADYSMITH GUN \$200, GOLF CLUBS/ BAG \$250, TREADMILL \$75, BIKE \$50, FREE WEIGHTS \$50, YOGA BALL \$10, HOT TUB \$750	J	1,385.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		NORTHWEST MUTUAL BOTH HAVE LIFE INSURANCE POLICY	J	Unknown
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	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.		POSSIBLE INCOME FROM PAST DUE RENT FROM CURRENT TENNANTS	J	60,829.50
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 > **62,664.50**
(Total of this page)

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

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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.		2006 FORD E150	J	12,000.00
		2003 HUMMER H2-V8	J	16,000.00
		2004 CHRYSLER SEBRING	J	4,500.00
		2005 CHEVY BOX TRUCK VAN	J	9,000.00
		2006 H3 HUMMER	J	17,000.00
26. Boats, motors, and accessories.		2 WHEEL TRAILOR	J	200.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		COPIER, 2 DESKS, 1 FILING CABINET, 1 TV, 1 COMPUTER, 1 PRINTER/FAX	J	1,250.00
			Sub-Total >	59,950.00
			(Total of this page)	

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

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **131,329.50**

(Report also on Summary of Schedules)

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

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
WIFE HAS CHECKING & BOTH SHARE A SAVINGS ACCOUNT WITH SUNTRUST BANK	Tenn. Code Ann. § 26-2-103	140.00	140.00
Household Goods and Furnishings			
KITCHEN TABLE \$50, DISHES \$50, APPLIANCES \$200, COUCH SET \$800, END TABLE \$25, T.V. LIVINGROOM \$500, ENTERTAINMENT WALL FURNITURE \$600, DVD PLAYER \$50, CASSETTE DECK \$50, KNICK KNACKS IN LIVINGROOM \$50, RUG \$75, DESK \$150, FOUNTAIN \$75, BABY CRIB \$100, BABY DRESSER \$75, KNICK KNACKS IN BABYROOM \$50, TWO BEDROOM SUITS \$1500, T.V. BEDROOM \$50, ELECTRIC HEATERS \$75, KEROSENE HEATER \$50, WASHER/ DRYER \$100	Tenn. Code Ann. § 26-2-103	4,675.00	4,675.00
Books, Pictures and Other Art Objects; Collectibles			
20 BOOKS \$50, 40 CDS \$75, PICTURES IN HOME \$150	Tenn. Code Ann. § 26-2-103	275.00	275.00
Wearing Apparel			
WOMEN CLOTHES \$400, WOMEN SHOES \$150, MATERNITY CLOTHES \$150, BABY CLOTHES \$150, MENS CLOTHES \$500	Tenn. Code Ann. § 26-2-104	1,350.00	1,350.00
Furs and Jewelry			
1 GOLD CROSS CHAIN \$150 WEDDING BAND & 1000	Tenn. Code Ann. § 26-2-103	1,150.00	1,150.00
RABBIT FUR \$50, WEDDING BAND/ ENGAGEMENT RING \$1000, COSTUME JEWELRY \$75	Tenn. Code Ann. § 26-2-103	1,125.00	1,125.00
Firearms and Sports, Photographic and Other Hobby Equipment			
38 SPECIAL AIRWEIGHT \$200, 1 SHOTGUN \$100, 1 CAMARA \$50, 1 DVD RECORDER \$100	Tenn. Code Ann. § 26-2-103	450.00	450.00
LADYSMITH GUN \$200, GOLF CLUBS/ BAG \$250, TREADMILL \$75, BIKE \$50, FREE WEIGHTS \$50, YOGA BALL \$10, HOT TUB \$750	Tenn. Code Ann. § 26-2-103	185.00	1,385.00
Interests in Insurance Policies			
NORTHWEST MUTUAL BOTH HAVE LIFE INSURANCE POLICY	Tenn. Code Ann. § 56-7-203	0.00	Unknown

Total: **9,350.00** **10,550.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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					
Account No. xxxxxx1904 AHMSI PO BOX 631730 Irving, TX 75063-1730		J						
							200,171.54	19,571.54
Account No. xxxxxx9954 AHMSI PO BOX 631730 Irving, TX 75063-1730		H						
							98,213.97	0.00
Account No. xxxxxx9690 AHMSI PO BOX 631730 Irving, TX 75063-1730		H						
							79,350.65	4,550.65
Account No. xxxxxx3098 AHMSI PO BOX 631730 Irving, TX 75063-1730		H						
							237,290.72	1,690.72
Subtotal (Total of this page)							615,026.88	25,812.91

4 continuation sheets attached

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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 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. xxxx8431	J	J	01/2007 FIRST MORTGAGE HOUSE AND LOT LOCATED 601 LOOKOUT DR COLUMBIA, TN 38401			128,455.86	0.00
CHASE MORTGAGE %WILSON & ASSOCIATES 1521 MERRILL DR STE D-220 Little Rock, AR 72211							
Account No. xxxxx-9596	J	J	FEB 2009 ASSOC FEES HOUSE AND LOT LOCATED 1112 CLAIRMONTE DR FRANKLIN, TN 37064			2,113.00	2,113.00
CLAIRMONTE HOA PO BOX 62884 ASSOC #105 Phoenix, AZ 85082-2884							
Account No. xxxx8599	J	J	12/2004 FIRST MORTGAGE HOUSE AND LOT LOCATED 805 MAGNOLIA CT MURFREESBORO, TN			109,468.96	0.00
COUNTRYWIDE HOME LOANS 7105 CORPORATE DR Plano, TX 75024-4100							
Account No. xxxxxx8618	W	J	12/2004 Second Mortgage HOUSE AND LOT LOCATED 805 MAGNOLIA CT MURFREESBORO, TN			25,158.00	0.00
EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029							
Account No.	X J	J	11-26-2008 Deed of Trust LOT AND BUILDING (COMMERCIAL PROPERTY) LOCATED 1007 N. CUMBERLAND ST LEBANON, TN 37087			450,000.00	99,100.00
EQUITY FUNDING 320 E. MAIN ST SUITE 201 Murfreesboro, TN 37130							
Subtotal (Total of this page)						715,195.82	101,213.00

Sheet 1 of 4 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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 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					
Account No. xxxxx2500								
FIRST FREEDOM BANK PO BOX 100 Lebanon, TN 37088		J						
			09-2008					
			First Mortgage					
			LOT AND HOUSE LOCATED 109 A CUDE LN MADISON, TN					
			Value \$ 297,900.00				298,500.00	600.00
Account No. xxxx5484								
FORD MOTOR CREDIT ATTN BANKRUPTCY DEPT PO BOX 537901 LIVONIA, MI 48153		J						
			08/2006					
			Purchase Money Security					
			2006 FORD E150					
			Value \$ 12,000.00				14,799.84	2,799.84
Account No. xxxxxxxx7461								
GMAC PO BOX 380901 Minneapolis, MN 55438-0901		J						
			01/2006					
			Purchase Money Security					
			2006 H3 HUMMER					
			Value \$ 17,000.00				19,425.00	2,425.00
Account No.								
GMAC PO BOX 380901 Minneapolis, MN 55438-0901		J						
			08/2005					
			Purchase Money Security					
			2005 CHEVY BOX TRUCK VAN					
			Value \$ 9,000.00				9,000.00	0.00
Account No. xxxxx685-1								
M&I BANK 1425 TOWER AVE Superior, WI 54880		J						
			5/2005					
			Purchase Money Security					
			2004 CHRYSLER SEBRING					
			Value \$ 4,500.00				9,000.00	4,500.00
Subtotal							350,724.84	10,324.84
(Total of this page)								

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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					
Account No.								
PHILLIP & SHIRLEY ANDERSON % BELLAR & WINKLER PO BOX 332 Carthage, TN 37030	X	J						
			3-5-2008 Deed of Trust PROPERTIES LOCATED AT 142 ALBERT GALLATIN AVE MV:\$49300 134 ALBERT GALLATIN AVE MV:\$49300 126 ALBERT GALLATIN AVE MV:\$48800				350,000.00	202,600.00
			Value \$ 147,400.00					
Account No. xxxxxxxxxxxx0243								
REGIONS BANK PO BOX 11007 Birmingham, AL 35288	J							
			2/2001 EQUITY LINE OF CREDIT HOUSE AND LOT LOCATED 1508 SMITH DRIVE LEBANON, TN 37087				34,844.11	0.00
			Value \$ 179,400.00					
Account No. xxxxxx3266								
WACHOVIA DEALER SERVICES PO BOX 168048 Irving, TX 75016-8048	J							
			10/2002 Purchase Money Security 2003 HUMMER H2-V8				16,240.61	240.61
			Value \$ 16,000.00					
Account No.								
Representing: WACHOVIA DEALER SERVICES			WACHOVIA DEALER SERVICES PO BOX 25341 Santa Ana, CA 92799-5341					
			Value \$					
Account No. xxxxxxx1475								
WILSON BANK & TRUST PO BOX 768 LEBANON TN 37088	J							
			06/2008 FIRST MORTGAGE HOUSE AND LOT LOCATED 2665 ROBERTS RD WATERTOWN, TN				110,000.00	300.00
			Value \$ 109,700.00					
Subtotal							511,084.72	203,140.61
(Total of this page)								

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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.	J	06/2006 First Mortgage LOT LOCATED ROBERTS ROAD				130,000.00	63,200.00
WILSON BANK & TRUST PO BOX 768 LEBANON TN 37088							
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)						130,000.00	63,200.00
Total (Report on Summary of Schedules)						2,322,032.26	403,691.36

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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 **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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 T O R	H W J C	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	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				2006					0.00
		J					1,900.00	1,900.00	
Account No.									
Account No.									
Account No.									
Account No.									

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

Subtotal (Total of this page)	1,900.00	0.00	1,900.00
Total (Report on Summary of Schedules)	1,900.00	0.00	1,900.00

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O 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 J C				
Account No. xxxx-xxxx-xxxx-0887 ADVANTA BANK CORP PO BOX 8088 Philadelphia, PA 19101		BUSINESS ACCOUNT				19,726.23
Account No. xxxx-xxxx-xxxx-7030 ADVANTA BANK CORP PO BOX 8088 Philadelphia, PA 19101		DONT4CLOSE BUSINESS ACCOUNT				10,347.42
Account No. xxxxxx8685 AHMSI PO BOX 631730 Irving, TX 75063-1730		DEEDED IN NASHVILLE PROPERTIES 2846 EMERY DR 37214 FIRST MORTGAGE				161,014.67
Account No. xxxxxxx3297 ALLIED WASTE SRVS 700 MURFREESBORO RD Nashville, TN 37210		ELLSWORTH ESTATE BUSINESS DEBT				328.17
Subtotal (Total of this page)						191,416.49

19 continuation sheets attached

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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 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. xxxx-xxxxxx-x1002 AMERICAN EXPRESS PO BOX 360002 FT LAUDERDALE, FL 33336		W	VIP REALTY BUSINESS DEBT				3,802.88
Account No. xxxx-xxxxxx-x2004 AMERICAN EXPRESS PLUM PO BOX 981535 El Paso, TX 79998-1531		W	VIP REALTY BUSINESS DEBT				733.64
Account No. xxxx7915 ANESTHESIA MEDICAL GROUP PO BOX 440234 Nashville, TN 37244		J					1,820.00
Account No. xxxxxxxxx/W&A NO. xxx-xx6598 ASC PO BOX 10328 Des Moines, IA 50306		H	410 OAKDALE DRIVE 37087 NOTICE ONLY				0.00
Account No. Representing: ASC			WILSON & ASSOCIATES PLLC 1521 MERRILL DR SUITE D-220 Little Rock, AR 72211				
Subtotal (Total of this page)							6,356.52

Sheet no. 1 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. ASC PO BOX 10328 Des Moines, IA 50306	X	J	HOUSE IS DEEDED IN DEBTORS NAME BUT LIEN IN ANOTHER NAME			0.00
Account No. A xxx4212 ASF INTERNATIONAL DEPT 291 Denver, CO 80281-0291		J				120.00
Account No. xxxx-xxxx-xxxx-3797 BANK OF AMERICA PO BOX 15726 Wilmington, DE 19886-5726		J	12/2006			5,380.43
Account No. xxxx-xxxx-xxxx-7293 BANK OF AMERICA PO BOX 15726 Wilmington, DE 19886-5726		J	WORLD POINTS			18,349.51
Account No. xxxx-xxxx-xxxx-0401 BANK OF AMERICA PO BOX 15726 Wilmington, DE 19886-5726		J	ELITE			10,259.00
Subtotal (Total of this page)						34,108.94

Sheet no. 2 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xx0919 BIRCH COMMUNICATIONS PO BOX 23039 Columbus, GA 31902	J	DONT4CLOSE BUSINESS DEBT				2,383.35
Account No. xxxx-xxxx-xxxx-7978 CAPITAL ONE ATTN: GENERAL CORRESPONDENCE PO BOX 30285 Salt Lake City, UT 84130-0285		12/2005				800.39
Account No. 7065 CAPITAL ONE PO BOX 6492 Carol Stream, IL 60197-6492	J	DONT4CLOSE BUSINESS DEBT				934.02
Account No. xxxx-xxxx-xxxx-5852 CAPITAL ONE PO BOX 6492 Carol Stream, IL 60197		JC POWER GROUP				625.72
Account No. xxxxxx5926 CARRINGTON MORTGAGE SERVICE PO BOX 54285 Irvine, CA 92619-4285	H	DEEDED IN CALEXICO PROPERTIES 729 KENT DR 37087 FIRST MORTGAGE				106,113.98
Sheet no. 3 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	110,857.46

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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 R 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 J C				
Account No. xx9519 CBNA, LLC PO BOX 550 Dickson, TN 37056-0550	J	CUMBERLAND ER PHYSICIANS				338.00
Account No. xx9486 CBNA, LLC PO BOX 550 Dickson, TN 37056-0550		J	ER PHYSICIANS			
Account No. xxxx-xxxx-xxxx-0932 CHASE PO BOX 94014 Palatine, IL 60094-4014	J	4LEASEPURCHASE BUSINESS DEBT				10,329.43
Account No. xxxx-xxxx-xxxx-0932 CHASE PO BOX 94014 Palatine, IL 60094-4014		J	SOUTHWEST AIRLINES BUSINESS DEBT			
Account No. xxxx-xxxx-xxxx-9529 CHASE PO BOX 94014 Palatine, IL 60094-4014	J	05/2006 SOUTHWEST PERSONAL				15,937.30
Subtotal (Total of this page)						36,568.73

Sheet no. 4 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxxx-xxxx-xxxx-0376 CHASE PO BOX 94014 Palatine, IL 60094-4014	J					10,606.32
Account No. xxxxxx4407 CHRYSLER FINANCIAL PO BOX 9001921 Louisville, KY 40290-1921	J					4,385.06
Account No. xxxx-xxxx-xxxx-6560 CITI AA BUSINESS PO BOX 6537 The Lakes, NV 88901	J					3,617.49
Account No. xxxx-xxxx-xxxx-6528 CITI AAADVANTAGE PO BOX 6000 The Lakes, NV 89163	J		07/2001			14,686.02
Account No. xxxxxxxxxx8232 CITI GROUP 715 S. METROPOLITAN AVE Oklahoma City, OK 73124-0330	J		05/2007 DEEDED IN AZNA PROPERTY 1371 PIERCY CT LEBANON, TN FIRST MORTGAGE			129,081.90
Subtotal (Total of this page)						162,376.79

Sheet no. 5 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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. xxxxxxxxxx4023 CITI GROUP 715 S. METROPOLITAN AVE Oklahoma City, OK 73124-0330			05/2007 DEEDED IN AZNA PROPERTY 9649 COLES FERRY LEBANON, TN FIRST MORTGAGE				149,743.00
Account No. xxxx-xxxx-xxxx-0665 CITI PREMIERE AMER. LIBERTY PO BOX 6000 The Lakes, NV 89163							17,100.00
Account No. xxxx-xxxx-xxxx-1781 CITI PREMIERE ELITE PO BOX 6000 The Lakes, NV 89163							2,255.73
Account No. xxxxxx7430 CITI RESIDENTIAL LENDING PO BOX 11000 Santa Ana, CA 92711-1000			DEEDED IN JOAN HARDCASTLE 117 MT. VERNON DR 37138 FIRST MORTGAGE				142,991.89
Account No. xxx0358 COLLECTION BUREAU OF AMERICA PO BOX 5013 Hayward, CA 94540-5013			JC JONES BUSINESS DEBT				125.92
Subtotal (Total of this page)							312,216.54

Sheet no. 6 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. x5952 CONSOLIDATION UTILITY DIS PO BOX 249 Murfreesboro, TN 37133	J	102 TETANKA CT				242.73
Account No. xxxxx9214 COUNTRYWIDE HOME LOANS MSN SV-26B PO BOX 10229 Van Nuys, CA 91410-0229		H	DEEDED IN CALEXICO PROPERTY 2813 MCGAVOCK PK FIRST MORTGAGE			
Account No. xxxxx3368 COUNTRYWIDE HOME LOANS 7105 CORPORATE DR Plano, TX 75024-4100	W	09/2005 DEEDED IN YELLOW JACKET PROPERTY 925 GUILL RD 37122 FIRST MORTGAGE				161,008.61
Account No. xxxxx2219 COUNTRYWIDE HOME LOANS 7105 CORPORATE DR Plano, TX 75024-4100		W	05/2007 DEEDED IN YELLOW JACKET PROPERTY 306 GOLDIE DRIVE GOODLETTSVILLE, TN FIRST MORTGAGE			
Account No. xxx-xx-1477 DIRECT STUDENT LOANS US DEPT OF EDU PO BOX 530260 Atlanta, GA 30353-0260	J	08/2004				19,295.00
Subtotal (Total of this page)						454,767.97

Sheet no. 7 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxxxxxxxxxxx8817 DISH NETWORK PO BOX 9033 Littleton, CO 80160		J				94.51
Account No. xxxxxx1100 EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029		H	NOTICE ONLY			0.00
Account No. xxxxxxxxx/ W&A NO xxx-xx7330 EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029		H	1508 SMITH DRIVE 37087 NOTICE ONLY			0.00
Account No. Representing: EMC MORTGAGE			WILSON & ASSOCIATES 1521 MERRILL DRIVE SUITE D-220 Little Rock, AR 72211			
Account No. xxxxxx8456 EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029		W	02/2005 DEEDED IN YELLOW JACKET PROPERTY 509 GRAND LAGOON MADISON, TN FIRST MORTGAGE			90,988.93
Sheet no. 8 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	91,083.44

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. Representing: EMC MORTGAGE		CRISLIP, PHILIP & ASSOCIATES 4515 POPLAR AVE SUITE 322 Memphis, TN 38117				
Account No. xxxxx6864 EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029		02/2005 DEEDED IN YELLOW JACKET PROPERTY 509 GRAND LAGOON MADISON, TN W SECOND MORTGAGE				17,383.03
Account No. Cxx xxxx0266 ER PHYSICIANS AT SUMNER PO BOX 8080 Gallatin, TN 37066		J				200.00
Account No. xxxx-xxxx-xxxx-1208 FIRST EQUITY PO BOX 23029 Columbus, GA 31902		J	DONT4CLOSE BUSINESS DEBT			7,599.84
Account No. xxxx-xxxx-xxxx-5697 FIRST EQUITY CARD CORP PO BOX 23029 Columbus, GA 31902-3029		J	VIP REALTY BUSINESS DEBT			4,844.15
Subtotal (Total of this page)						30,027.02

Sheet no. 9 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxxxx2500 FIRST FREEDOM BANK PO BOX 100 Lebanon, TN 37088		H	9-22-2008 DEEDED IN ISABELL STEVEN 245 QUARRY ROAD 37088 FIRST MORTGAGE			298,500.00
Account No. xxxxxxxxx0037 FOX DEBT LIQUIDATION PO BOX 528 Goodlettsville, TN 37070-0528		J	RADIOLOGY ALLIANCE			28.00
Account No. xxxxxxxxx0041 FOX DEBT LIQUIDATION PO BOX 528 Goodlettsville, TN 37070-0528		J	MID STATE CARDIOLOGY			32.00
Account No. xxxxxxxxxxxx6428 GEMB/PAYPAL PO BOX 981064 El Paso, TX 79998		J	10/2007			450.02
Account No. Representing: GEMB/PAYPAL			NCO FINANCIAL 4740 BAXTER RD Virginia Beach, VA 23462			
Sheet no. 10 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	299,010.02

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxxxxx0109 GMAC MORTGAGE PO BOX 4622 WATERLOO IA 50704	X J	DEED IN DEBTORS NAME BUT MORTGAGE IN ANOTHER NAME 1206 LANGWOOD CT GALLATIN, TN				0.00
Account No. Representing: GMAC MORTGAGE		WILSON & ASSOCIATES 1521 MERRILL DR SUITE D-220 Little Rock, AR 72211				
Account No. xxxxx xxxxx6963 GULLETT, SANFORD,ROBINSON,MARTIN PO BOX 198888 Nashville, TN 37219	J					170.00
Account No. xxxx-xxxx-xxxx-7153 HOME DEPOT PO BOX 6925 The Lakes, NV 88901	J	DONT4CLOSE BUSINESS DEBT				17,765.56
Account No. xxxx-xxxx-xxxx-0098 HSBC CARD SERVICES ATTN: EXCEPTION DEPT. 1301 E. TOWER RD Schaumburg, IL 60173	J	04/2007				1,048.37
Sheet no. <u>11</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	18,983.93

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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-2262 HSBC CARD SERVICES ATTN: EXCEPTION DEPT. 1301 E. TOWER RD Schaumburg, IL 60173	J		09/2004				1,508.11
Account No. xxxx-xxxx-xxxx-6591 JUNIPER CARD SERVICES PO BOX 8801 Wilmington, DE 19899-8801		J		01/2007			
Account No. xxxx-xxxx-xxxx-1583 JUNIPER PO BOX 13337 Philadelphia, PA 19101	J		08/2005 FRONTIER AIRLINES				4,084.31
Account No. LEE & LEE ATTORNEYS 109 EAST GAY STREET Lebanon, TN 37087	J		JONES VS SMALLWOOD CASE				3,817.06
Account No. xxxxxx1199 LITTON LOAN SERVICING 4828 LOOP CENTRAL DR. Houston, TX 77081-2226	X J		DEED IN DEBTORS NAME MORTGAGE NOT				0.00
Subtotal (Total of this page)							9,955.23

Sheet no. 12 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. Representing: LITTON LOAN SERVICING		WILSON & ASSOCIATES 1521 MARRILL DR SUITE D-220 Little Rock, AR 72211				
Account No. xxxx-0010 LONG ENGINEERING, INC 5550 FRANKLIN PIKE SUITE 202 Nashville, TN 37220	J	#10785-\$3000 #10915-\$3000 JC JONES BUSINESS DEBT				6,000.00
Account No. xxxxxx-xx3824 METRO WATER SRVS 1700 3RD AVE NORTH Nashville, TN 37208	J	715 HARDING PLACE				216.88
Account No. xxxxxxxx5612 MTEMC PO BOX 681709 Franklin, TN 37068	J	1112 CLAIRMONTE DR				41.67
Account No. xxxxxxxx9172 MTEMC PO BOX 681709 Franklin, TN 37068	J	729 KENT DR				217.13
Sheet no. 13 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	6,475.68

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxxxxxxx4094 MTEMC PO BOX 681709 Franklin, TN 37068	J	4111 JENSOME LN				625.70
Account No. xxxxxxxx9290 MTEMC PO BOX 681709 Franklin, TN 37068		J	245 QUARRY RD			
Account No. x3908 NCO FINANCIAL PO BOX 41466 Philadelphia, PA 19115	J	N. ARUNDEL ER PHYSICIANS				457.00
Account No. 2583 NCO FINANCIAL 2550 E. STONE DR SUITE 250 KINGSTON, TN 37660-0801		J	SUMMIT MEDICAL CENTER			
Account No. 2575 NCO FINANCIAL 2550 E. STONE DR SUITE 250 KINGSTON, TN 37660-0801	J	SUMMIT MEDICAL CENTER				438.00
Subtotal (Total of this page)						2,532.60

Sheet no. 14 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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. xxxxx5938 NCO FINANCIAL SYSTEMS 140 SPRINT DR Blountville, TN 37617		J					2,285.68
Account No. xxxxxxxx/xxxx1774 NCO FINANCIAL SYSTEMS 140 SPRINT DR Blountville, TN 37617		J					536.34
Account No. xxxxxxxx/xxxx8035 NCO FINANCIAL SYSTEMS 140 SPRINT DR Blountville, TN 37617		J					6,649.49
Account No. xxxxxxx1201 NEIMAN MARCUS PO BOX 15221 Wilmington, DE 19850-5221		J	08/2005 CREDIT CARD				0.00
Account No. 1366 PROFESSIONAL ADJ. SRVS PO BOX 248550 Nashville, TN 37202-4850		J	METRO WATER SRVS				285.00
Subtotal (Total of this page)							9,756.51

Sheet no. 15 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxxxx0243 REGIONS BANK PO BOX 11407 Birmingham, AL 35246-0019	J	OVERDRAWN BANK ACCOUNT				272.73
Account No. xxxxxx0078 REGIONS BANK CONSUMER COLLECT. DRAWER 550 PO BOX 11407 Birmingham, AL 35246-8651	J	JONES CONSTRUSTION ACCT OVERDRAWN AND BANK CLOSED AND SENT FOR COLLECTIONS				4,554.37
Account No. Representing: REGIONS BANK CONSUMER COLLECT.		NCO FINANCIAL SYSTEMS PO BOX 15630 DEPT 99 Wilmington, DE 19850				
Account No. SUNTRUST MORTGAGE	J					0.00
Account No. xxxxxx4760 SUNTRUST MORTGAGE RVW-3003 PO BOX 26149 Richmond, VA 23260-6149	J	DEEDED IN NASHVILLE PROPERTY 724 DUE WEST AVE N. #9/G 37115 FIRST MORTGAGE				68,977.70
Sheet no. 16 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	73,804.80

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxxxxx3661 SUNTRUST MORTGAGE RVW-3003 PO BOX 26149 Richmond, VA 23260-6149	J		DEEDED IN BONITO PROPERTY 724 DUE WEST AVE N #10/H 37115 FIRST MORTGAGE			66,888.69
Account No. SZABO ASSOCIATES, INC 3355 LENOX RD NE NINTH FLOOR Atlanta, GA 30326	J		WSMV TV VS. DONT4CLOSE.COM BUSINESS DEBT			1,750.00
Account No. TERRY HORNE, CPA 732 WEST MAIN STREET Lebanon, TN 37087	J					3,480.00
Account No. xx0876 THE TENNESSEAN PO BOX 331309 Nashville, TN 37203-1309	J		VIP REALTY BUSINESS DEBT			6,000.00
Account No. xxxx1100JONESHAJ W&W OF WILSON COUNTY PO BOX 545 Lebanon, TN 37088	J		2665 ROBERTS RD			151.38
Subtotal (Total of this page)						78,270.07

Sheet no. 17 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xxx.xxx1407 TN/NDS WELLS FARGO BANK % NATIONWIDE TRUSTEE SRVS 1587 NE EXPRESSWAY Atlanta, GA 30329	J	DEEDED IN ROMANO GLADIZ 2134 SPARTA PIKE 37090				0.00
Account No. xxxxxxxxxxx/xxx.xxx1511TN/IMR WELLS FARGO BANK NA TRUSTEE % AMERICAN HOME 4600 REGENT BV STE 200 Irving, TX 75063	J	NOTICE ONLY HOUSE AT 6813 FLEETWOOD DRIVE 37205				0.00
Account No. xxxxxxxxxxx/W&A NO xxx-xx6871 WELLS FARGO MORTGAGE PO BOX 10335 Des Moines, IA 50306	H	NOTICE ONLY				0.00
Account No. Representing: WELLS FARGO MORTGAGE		WILSON & ASSOCIATES 1521 MERRILL DRIVE SUITE D-220 Little Rock, AR 72211				
Account No. xx-xx04-02 WEST WILSON UTILITY DIS PO BOX 97 Mount Juliet, TN 37121	J	5036 TWIN LAKES DR				157.43
Sheet no. 18 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	157.43

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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	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. xx-xx94-03 WEST WILSON UTILITY DIS PO BOX 97 Mount Juliet, TN 37121	J	245 QUARRY RD				2,431.14
Account No. xxx2702 WILSHIRE CREDIT CORP PO BOX 8517 Portland, OR 97207-8517		H	402 BONNAWOOD DR 37076 NOTICE ONLY			
Account No. Representing: WILSHIRE CREDIT CORP		NATIONWIDE TRUSTEE SERVS 1587 NORTHEAST EXPRESSWAY Atlanta, GA 30329				
Account No. xx-x1513 YELLOW BOOK SALES % BUFFALOE & ASSOCIATES 201 4TH AVE N Nashville, TN 37219	J	AMERICAN LIBERTY MORTGAGE				20,680.00
Account No. AOE767 YELLOW BOOK USA 6300 C STREET Cedar Rapids, IA 52404-7470		J	JC JONES BUSINESS DEBT			

Sheet no. 19 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **30,632.38**

Total
(Report on Summary of Schedules) **1,959,358.55**

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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.
ARVIN STEWART 823 PEBBLE BEACH Mount Juliet, TN 37122	HAS A LEASE WITH DEBTOR FOR PROPERTY
DELLANNE SMITTY 2846 EMERY DR NASHVILLE, TN	HAS LEASE WITH DEBTOR FOR PROPERTY
EMILE HIGGINS 509 GRAND LAGOON MADISON, TN	HAS LEASE WITH DEBTOR FOR PROPERTY
NANCY GERULE 2624 ENNIS ROAD NASHVILLE, TN	HAS LEASE WITH DEBTOR FOR PROPERTY
RON ROGER 1371 PIERCY COURT LEBANON, TN	HAS LEASE WITH DEBTOR FOR PROPERTY
RONALD & MALETHA BELGON 1206 LANGWOOD CT GALLATIN, TN	HAS LEASE WITH DEBTOR FOR PROPERTY
TOM & LINDA GANGE 410 OAKDALE DRIVE Lebanon, TN 37087	HAS A LEASE WITH DEBTOR FOR PROPERTY

In re **CHARLES JASON JONES,
MELISSA JANELLE JONES**

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
ANGELA FELTS 2316 AFRICA RD Lebanon, TN 37087	EQUITY FUNDING 320 E. MAIN ST SUITE 201 Murfreesboro, TN 37130
BRIAN MERRITT 3009 RUNABOUT DR Nashville, TN 37217	LITTON LOAN SERVICING 4828 LOOP CENTRAL DR. Houston, TX 77081-2226
BRIAN VASKE 1010 HILTONWOOD BLVD Castalian Springs, TN 37031	PHILLIP & SHIRLEY ANDERSON % BELLAR & WINKLER PO BOX 332 Carthage, TN 37030
JULIA GARCIA 1206 LANGWOOD CT Gallatin, TN 37066	GMAC MORTGAGE PO BOX 4622 WATERLOO IA 50704
LINDA GOSS 621 BELINDA PKWY Mount Juliet, TN 37122	ASC PO BOX 10328 Des Moines, IA 50306

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_____ continuation sheets attached to Schedule of Codebtors

CHARLES JASON JONES
 In re **MELISSA JANELLE JONES**

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): SON SON	AGE(S): 14YRS 7MONTHS
Employment:	DEBTOR	SPOUSE
Occupation	SELF EMPLOYED	SELF EMPLOYED
Name of Employer		VIP REALTY
How long employed		7 YEARS
Address of Employer		110 S. CUMBERLAND ST Lebanon, TN 37087

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)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>0.00</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>0.00</u>	

(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 **CHARLES JASON JONES**
MELISSA JANELLE JONES

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:		\$	300.00
a. Electricity and heating fuel		\$	0.00
b. Water and sewer		\$	50.00
c. Telephone		\$	353.90
d. Other <u>See Detailed Expense Attachment</u>		\$	0.00
3. Home maintenance (repairs and upkeep)		\$	450.00
4. Food		\$	50.00
5. Clothing		\$	0.00
6. Laundry and dry cleaning		\$	200.00
7. Medical and dental expenses		\$	0.00
8. Transportation (not including car payments)		\$	10.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	40.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	233.00
c. Health		\$	0.00
d. Auto		\$	0.00
e. Other _____		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	0.00
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		\$	30.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other <u>DIAPERS</u>		\$	50.00
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.)		\$	1,766.90
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		\$	0.00
b. Average monthly expenses from Line 18 above		\$	1,766.90
c. Monthly net income (a. minus b.)		\$	-1,766.90

CHARLES JASON JONES

In re **MELISSA JANELLE JONES**

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

CABLE/SATELLITE	\$	78.00
INTERNET	\$	25.90
CELL PHONE	\$	200.00
ALARM	\$	50.00
Total Other Utility Expenditures	\$	353.90

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

In re **CHARLES JASON JONES
MELISSA JANELLE JONES**

Debtor(s)

Case No.

Chapter **11**

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 0.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ 0.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor) \$ 0.00

4. Payroll Taxes 0.00

5. Unemployment Taxes 0.00

6. Worker's Compensation 0.00

7. Other Taxes 0.00

8. Inventory Purchases (Including raw materials) 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray 0.00

10. Rent (Other than debtor's principal residence) 0.00

11. Utilities 0.00

12. Office Expenses and Supplies 0.00

13. Repairs and Maintenance 0.00

14. Vehicle Expenses 0.00

15. Travel and Entertainment 0.00

16. Equipment Rental and Leases 0.00

17. Legal/Accounting/Other Professional Fees 0.00

18. Insurance 0.00

19. Employee Benefits (e.g., pension, medical, etc.) 0.00

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION	TOTAL
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21. Other (Specify):

DESCRIPTION	TOTAL
-------------	-------

22. Total Monthly Expenses (Add items 3-21) \$ 0.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ 0.00

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

In re **CHARLES JASON JONES
MELISSA JANELLE JONES**

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

Date April 30, 2009

Signature /s/ CHARLES JASON JONES
CHARLES JASON JONES
Debtor

Date April 30, 2009

Signature /s/ MELISSA JANELLE JONES
MELISSA JANELLE JONES
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 **CHARLES JASON JONES
MELISSA JANELLE JONES**

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

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 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
------------------------------	---------------------------------	---	--------------------

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	--------------------

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
KELLY A. HALL- POMPELL n/k/a Kelly Reynolds Plaintiff, VS CHARLES JONES, DONT4CLOSE.COM LLC, GLADIZ E. ROMANO, SHEILA CRAWFORD SDI FUNDING LLC, SHERIDAN E. SNYDER, TRUSTEE and STATEWIDE TITLE AND ESCROW of TENNESSEE, LLC 09-329-III	NEGLIGENT MISREPRESENTATION, BREACH OF CONTRACT, INTENTIONAL MISREPRESENTATION, MISREPRESENTATION BY CONCEALMENT, FRAUD, CIVIL CONSPIRACY, ESTOPPELL, LEIN LIS PENDENS, INJUNCTIVE RELIEF	DAVIDSON COUNTY CHANCERY COURT	PENDING

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
CHARLES J. JONES and DONT4CLOSE.COM, LLC, Plaintiffs, VS MARY KEETON, DAVID MCCUSKER, CHARLOTTE MCCUSKER, Defendants. 09-CV-1280	BREACH OF CONTRACT, DETRIMENTAL RELIANCE, UNJUST ENRICHMENT, CONVERSION, INDUCEMENT TO BREACH CONTRACT, TRANSACTION IS A RESULTING TRUST TO PREVENT UNJUST ENRICHMENT, TRANSACTION IS A CONSTRUCTIVE TRUST TO AVOID UNJUST ENRICHMENT	WILSON COUNTY CIRCUIT COURT	PENDING
CHARLES J. JONES, Plaintiff/ Counter-Defendant, VS BRUCE HITCHCOCK, Defendant/ Counter-Plaintiff. 07631	NOTICE OF APPEAL and COUNTERCLAIM ON CASE OF HITCHCOCK V. JONES	GENERAL SESSIONS COURT OF WILLIAMSON CO TN # 22585A changed to CIRCUIT COURT FOR WILLIAMSON CO TN # 07631	CASE SETTLED THROUGH MEDIATION
CONSERVATORSHIP OF JOAN V. HARDCASTLE, et al, Plaintiff, VS CHARLES J. JONES, et al, Defendants.	FRAUD IN THE EXECUTION AND INDUCEMENT OF THE CONTRACTS, BREACH OF CONTRACT, VIOLATION OF TENNESSEE CONSUMER PROTECTION ACT	CHANCERY COURT FOR DAVIDSON COUNTY	SETTLED
NANCY GURULE, Paintiff. VS DONT4CLOSE.COM, Defendant, et al. 06C2369	FRAUD, UNFAIR OR DECEPTIVE ACTS OR PRACTICES, TRANSACTION IS AN EQUITABLE MORTGAGE NOT A SALE, TRANSACTION IS A RESULTING TRUST TO PREVENT UNJUST ENRICHMENT, TRANSACTIONS IS A CONSTRUCTIVE TRUST TO AVOID UNJUST ENRICHMENT, TRUTH IN LENDING VIOLATIONS	CIRCUIT COURT FOR DAVIDSON COUNTY	PENDING
TERESA BANKS, Plaintiff, VS DONT4CLOSE.COM LLC, ISAOA, and J.C. JONES, individually and d/b/a DONT4CLOSE.COM LLC and ISAOA, Defendants. 56884	BREACH OF CONTRACT	CIRCUIT COURT FOR RUTHERFORD COUNTY.	PENDING
CBS OUTDOOR INC., et al. Plaintiff VS CHARLES J. JONES Defendant. 114528/07	BREACH OF CONTRACT	SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF NEW YORK	PENDING
FINESS BROWN, Plaintiff. VS STATEWIDE TITLE & ESCROW OF TENNESSEE, LLC, SHEILA CRAWFORD, J.C. JONES, and MELISSA LONG aka MELISSA JONES, Defendants. 56288	PLAINTIFF CLAIMED THAT DEFENDANT FRAUDLENTLY OBTAINED THE PROPERTY	CIRCUIT COURT FOR RUTHERFORD COUNTY	PENDING

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
LILLIAN GANGE and THOMAS GANGE, Plaintiff. VS CHARLES J. JONES, aka J.C. JONES, aka CHARLES JONES; EL CENTRO PROPERTIES, LLC; WILSON & ASSOCIATES, PLLC; and AMERICA'S SEVICING COMPANY	PENDING	CHANCERY COURT FOR WILSON COUNTY	PENDING
SYLVIA H. DOCKERY, Administratrix of the ESTATE OF JOSEPH DOCKERY, Plaintiff, VS CHARLES JASON JONES, Individually, d/b/a RIVER ROCK SPORTSPLEX, LLC, and STATEWIDE TITLE AND ESCROW OF TENNESSEE, LLC as Trustee.	MOTION OF JUDGEMENT BY DEFAULT	CHANCERY COURT FOR RUTHERFORD COUNTY	PENDING
SYLVIA H. DOCKERY, et al. Plaintiff VS CHARLES JASON JONES, et al. Defendants. 08-1686CV	NOTICE AND ORDER FOR VOLUNTARY DISMISSAL AS TO DEFENDANT RIVER ROCK SPORTPLEX, LLC.	CHANCERY COURT FOR RUTHERFORD COUNTY	PENDING
RICKY SMALLWOOD and wife, SHARON SMALLWOOD, Plaintiffs, vs. J.C. JONES, Defendant Civil Action No. 06199	Order for Robert Evans Lee to withdraw as attorney	Chancery Court for Williamson County, TN at Labanon, TN	Attorney was allowed withdrawl
SMITH COUNTY DELINQUENT TAX vs. CHARLES JASON JONES CASE NUMBER: 80CH1- 2008-DT-7463	2006 DELINQUENT TAXES	SMITH COUNTY CHANCERY COURT 211 MAIN ST NORTH CARTHAGE, TN 37030	PENDING

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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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
OPTION ONE MORTGAGE PO BOX 631730 Irving, TX 75063-1730	3-5-2009	6813 FLEETWOOD DR NASHVILLE, TN 37205 VALUE:\$349400.00

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
HOMECOMINGS FINANCIAL 3451 HAMMOND AVE Waterloo, IA 50702	1-15-2009	LOT AND HOUSE LOCATED 715 HARDING PLACE NASHVILLE, TN 37211 VALUE:\$168200.00
OPTION ONE MORTGAGE PO BOX 631730 Irving, TX 75063-1730	3-5-2009	LOT AND HOUOSE LOCATED 2134 SPARTA PIKE LEBANON, TN 37090 VALUE:\$173800.00
LASALLE BANK NA % NATIONWIDE TRUSTEE SRVS 1587 NE EXPRESSWAY Atlanta, GA 30329	3-19-2009	LOT AND HOUSE LOCATED 402 BONNAWOOD DR HERMITAGE, TN 37076 VALUE:\$
WELLS FARGO HOME MORTGAGE PO BOX 10335 Des Moines, IA 50306-0335	3-25-2009	LOT AND HOUSE LOCATED 2517 SLAYDON DRIVE NASHVILLE, TN 37207 VALUE:\$
EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029	3-25-2009	DEEDED IN EL CENTRO PROPERTY 410 OAKDALE DRIVE 37087 VALUE:\$124700.00
EMC MORTGAGE PO BOX 293150 Lewisville, TX 75029	4-1-2009	1508 SMITH DRIVE LEBANON, TN 37087 VALUE:\$179400.00

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
ST STEPHEN CATHOLIC CHURCH 14544 LEBANON RD Old Hickory, TN 37138	CHURCH	3-08 & 6-08	DONATIONS- \$75.00

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
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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
REGIONS BANK WEST MAIN STREET Lebanon, TN 37087	JONES PROPERTY BUS. CHECKING #0078 \$-4800.00 4LEASEPURCHASE BUS. CHECKING #6077 \$-250.00 MICASA PROPERTIES BUS. CHECKING # 2411 \$-450.00 FCC CONSTRUCTION BUS. CHECKING #1772 \$-450.00 PATTON PROPERTIES BUS. CHECKING #1969 \$5.00 LITTLE VIXEN PROP BUS. CHECKING # 2144 \$0.00 BUTLER PROPERTIES BUS. CHECKING # 5623 \$0.00 CLASSIC PROPERTIES BUS. CHECKING #4978 \$48.06 JUMP-N-SOX LLC BUS CHECKING # 3237 \$0.00	3-15-2009-ALL
REGIONS BANK WEST MAIN STREET Lebanon, TN 37087	VELOCITY PROPERTIES BUS. CHECKING # 4827 \$0.00 BLUE MOON PROPERTIES BUS. CHECKING #4371 \$0.00	3-5-2009
REGIONS BANK WEST MAIN STREET Lebanon, TN 37087	POLAR PROPERTIES BUS. CHECKING #6255 \$0.00	1-20-2009
REGIONS BANK WEST MAIN ST Lebanon, TN 37087	ELLSWORTH PROPERTIES BUS. CHECKING # 1865 \$0.00	2-06-2009
REGIONS BANK WEST MAIN ST Lebanon, TN 37087	RIVER ROCKS LLC BUS. CHECKING #7814 \$0.00	3-1-2009
BANK OF TN 1125 WEST POPLAR Collierville, TN 38017	POLAR PROPERTIES BUS. CHECKING # 7600 \$-1104.11 STATEWIDE PROPERTIES BUS CHECKING #3500 \$0.00	3-3-2009, 3-18-2009
BANK OF TN 1125 POPLAR Collierville, TN 38017	REGIONS CAPITAL ESCROW # 5100 \$0.00	1-25-2009
SUNTRUST MERCHANT SVCS PO BOX 4418 GA-ATLANTA-0795 Atlanta, GA 30302	HOMETOWN CAPITAL ESCROW #5007 \$0.00	3-18-2009
PINNACLE BANK 211 COMMERCE ST Nashville, TN 37201	SDIA CAPITAL ESCROW # 4030 \$9751.88	

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 PO BOX 622227 Orlando, FL 32862-2227	CHARLES JONES	PASSPORT, FATHERS RING, EXTRA KEY	EMPTY NOW

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
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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
245 QUARRY RD MT. JULIET, TN 371212	MELISSA LONG & MELISSA JONES	2001-2007

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
VIP REALTY, INC	1477	110 S. CUMBERLAND ST STE C Lebanon, TN 37087	REALITY-WIFE	5/3/06-PRESENT
YELLOW JACKET PROPERTIES LLC	1477	110 S. CUMBERLAND ST Lebanon, TN 37087	REALITY-WIFE	12/17/07-PRESENT
AZNA PROPERTIES LLC	7958	110 S. CUMBERLAND ST Lebanon, TN 37087	REALITY-HUSBAND	12/17/07-PRESENT
CALEXICO PROPERTIES LLC	7958	110 S. CUMBERLAND ST Lebanon, TN 37087	REALITY-HUSBAND	12/17/07-PRESENT
EL CENTRO PROPERTIES LLC	7958	110 S. CUMBERLAND ST Lebanon, TN 37087	REALITY-HUSBAND	12/17/07-PRESENT
SUPERBOWL LLC	7958	1007 N. CUMBERLAND Lebanon, TN 37087	BOWLING ALLEY	7/28/08-PRESENT

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
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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
TERRY HORNE, CPA	2004-PRESENT
732 WEST MAIN ST	
Lebanon, TN 37087	

- 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
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- 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
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- 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
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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)
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- 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
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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
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- 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
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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
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- 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
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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 April 30, 2009

Signature /s/ CHARLES JASON JONES
CHARLES JASON JONES
Debtor

Date April 30, 2009

Signature /s/ MELISSA JANELLE JONES
MELISSA JANELLE JONES
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 **CHARLES JASON JONES**
MELISSA JANELLE JONES

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: **April 30, 2009**

/s/ CHARLES JASON JONES

CHARLES JASON JONES

Signature of Debtor

Date: **April 30, 2009**

/s/ MELISSA JANELLE JONES

MELISSA JANELLE JONES

Signature of Debtor