B1 (Official	Form 1)(4/1	10)											
<u></u>			United S Mide		S Bankr strict of T						Vol	untary	Petition
	ebtor (if indi		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse)	e) (Last, First	, Middle):		
	ames used b rried, maide		or in the last 8 e names):	years					used by the J maiden, and			3 years	
Last four dig	e, state all)	Sec. or Indi	ividual-Taxpa	yer I.D. (ITIN) No./C	Complete EII	N Last for	our digits of than one, state	f Soc. Sec. or	Individual-	Γaxpayer I.l	D. (ITIN) N	o./Complete EIN
Street Addre	ess of Debto		Street, City, a	nd State):	i.		Street	Address of	Joint Debtor	(No. and St	reet, City, a	nd State):	
					7	ZIP Code 37212	\dashv						ZIP Code
County of R Davidso		of the Princ	cipal Place of	Business		1212	County	y of Reside	ence or of the	Principal Pla	ace of Busin	ness:	
Mailing Add	dress of Deb	tor (if diffe	erent from stre	et addres	s):		Mailin	g Address	of Joint Debte	or (if differe	nt from stre	et address):	
					_	ZIP Code							ZIP Code
T coation of	Dringing A	coats of Rus	siness Debtor										
(if different													
	• •	f Debtor Organization)				of Business				of Bankrup Petition is Fi			ch
See Exhi	(Check of the control	one box) Joint Debto	form.	(Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank		defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 Po a Foreign I hapter 15 Po	etition for R Main Procee etition for R Nonmain Pr	eding Recognition	
	f debtor is not s box and state			Othe							of Debts		
Cincer II	5 box and	y type or	ty out,	unde	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organizatio under Title 26 of the United States Code (the Internal Revenue Code).		anization d States	tates "incurred by an individual primarily for					
	Fil	ing Fee (C	heck one box	.)		Check or	one box:		Chap	ter 11 Debt	ors		
Filing Fee	ned application	n installments on for the cou	s (applicable to i	on certifyii	ng that the	Check if	Debtor is not f:	a small busin	debtor as defin	defined in 11 U	J.S.C. § 101((51D).	ders or affiliates)
debtor is Form 3A.		fee except in	n installments. R	tule 1006(b). See Officia	ar	re less than \$	\$2,343,300 (ee years thereafter).
			able to chapter aurt's consideration			st A A	acceptances of	ng filed with of the plan w	this petition. were solicited pr S.C. § 1126(b).	repetition from	one or more	e classes of cr	reditors,
Statistical/A										THIS	SPACE IS F	FOR COURT	USE ONLY
Debtor e	estimates tha	at, after any	l be available exempt prope for distribution	erty is exc	cluded and a	administrativ		es paid,					
	Number of Ci												
1- 49	50- 99	100- 199		1,000- 5,000	5,001- 10,000		25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 \$ to \$1 t	\$1,000,001 to \$10 million		\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 \$ to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition LOWE, EVERETT (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10O) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Robert L. Scruggs</u> July 13, 2010 Signature of Attorney for Debtor(s) (Date) Robert L. Scruggs 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(1)).

B1 (Official Form 1)(4/10) Page 3

Voluntary Petition

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

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.

▼ /s/ EVERETT LOWE

Signature of Debtor EVERETT LOWE

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 13, 2010

Date

Signature of Attorney*

X /s/ Robert L. Scruggs

Signature of Attorney for Debtor(s)

Robert L. Scruggs 010604

Printed Name of Attorney for Debtor(s)

Robert L. Scruggs, Attorney

Firm Name

2525 21st Avenue South Nashville, TN 37212

Address

Email: bankruptcy@scruggs-law.com 615-309-7090 Fax: 615-309-7046

Telephone Number

July 13, 2010

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 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

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.)

Name of Debtor(s):

LOWE, EVERETT

- ☐ 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.

T	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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 bankrutpcy 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.)

-	~	
	/	

_

Date

Address

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

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

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

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

United States Bankruptcy CourtMiddle District of Tennessee

In re	EVERETT LOWE		Case No.	
		Debtor(s)	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 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

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

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

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ EVERETT LOWE

July 13, 2010

Date:

EVERETT LOWE

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Middle District of Tennessee

In re	EVERETT LOWE		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
EMC Mortgage Attention: Bankruptcy Clerk PO Box 293150	EMC Mortgage Attention: Bankruptcy Clerk PO Box 293150	ConventionalRealE stateMortgage		321,760.00 (Unknown
Lewisville, TX 75029 Robinson Reagan & Youn	Lewisville, TX 75029 Robinson Reagan & Youn	CollectionAttorney	Disputed	secured) 1,059.00
260 Cumberland Bnd Nashville, TN 37228	260 Cumberland Bnd Nashville, TN 37228	COMCAST - NASHVILLE	Бізрикси	1,000.00
Tek-collect Inc 871 Park St Columbus, OH 43215	Tek-collect Inc 871 Park St Columbus, OH 43215	CollectionAttorney WHITE HOUSE UTILITY DISTRICT	Disputed	363.00

B4 (Official Form 4) (12/07) - Cont.								
In re	EVERETT LOWE		Case No.					
		Debtor(s)						

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

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

Date	July 13, 2010	Signature	/s/ EVERETT LOWE
			EVERETT LOWE
			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.

EVERETT LOWE 1017 16TH AVE SOUTH NASHVILLE TN 37212

ROBERT L. SCRUGGS ROBERT L. SCRUGGS, ATTORNEY 2525 21ST AVENUE SOUTH NASHVILLE, TN 37212

CRISLIP, PHILLIPS & ASSOCIATES 4515 POPLAR AVENUE, STE 322 MEMPHIS TN 38117

EMC MORTGAGE
ATTENTION: BANKRUPTCY CLERK
PO BOX 293150
LEWISVILLE TX 75029

ROBINSON REAGAN & YOUN 260 CUMBERLAND BND NASHVILLE TN 37228

TEK-COLLECT INC 871 PARK ST COLUMBUS OH 43215