

United States Bankruptcy Court
Western District of Tennessee

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Hilliard, Larry J.
Name of Joint Debtor (Spouse) (Last, First, Middle): Hilliard, Joanna Q.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):
All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Ruby J. Hilliard
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-4490
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-4857
Street Address of Debtor (No. & Street, City, and State): 3630 Clarksburg Rd. Westport, TN
Street Address of Joint Debtor (No. & Street, City, and State): 3630 Clarksburg Rd. Westport, TN
County of Residence or of the Principal Place of Business: Carroll
Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box)
Nature of Business (Check all applicable boxes.)
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Nature of Debts (Check one box)

Filing Fee (Check one box)
Chapter 11 Debtors
Check one box:
Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

Statistical/Administrative Information
Debtor estimates that funds will be available for distribution to unsecured creditors.
Estimated Number of Creditors
Estimated Assets
Estimated Debts
THIS SPACE IS FOR COURT USE ONLY



**Voluntary Petition**

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

Name of Debtor(s):  
**Hilliard, Larry J.**  
**Hilliard, Joanna Q.**

**Signatures**

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

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

**X** /s/ Larry J. Hilliard  
Signature of Debtor **Larry J. Hilliard**

**X** /s/ Joanna Q. Hilliard  
Signature of Joint Debtor **Joanna Q. Hilliard**

Telephone Number (If not represented by attorney)  
July 27, 2006  
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 §1515 of title 11 are attached.
- Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in 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 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 19B 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 Attorney**

**X** /s/ Timothy B. Latimer  
Signature of Attorney for Debtor(s)

Timothy B. Latimer #011036  
Printed Name of Attorney for Debtor(s)

Utley & Latimer, P.C.  
Firm Name  
**425 East Baltimore**  
**Jackson, TN 38301**

\_\_\_\_\_  
Address

Email: ul@utleylatimer.com  
(731)424-3315 Fax: (731)424-3501

\_\_\_\_\_  
Telephone Number

July 27, 2006

\_\_\_\_\_  
Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

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

In re Larry J. Hilliard  
Joanna Q. Hilliard

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, indicate that by stating "a minor child" and 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> |
| American Exprss<br>P.O. Box 297812<br>St. Lauderdale, FL 33329-7812             | American Exprss<br>P.O. Box 297812<br>St. Lauderdale, FL 33329-7812  |   |  | 154.00  |
| Back Care Institute<br>130 Stonebridge Blvd.<br>Suite B<br>Jackson, TN 38305    | Back Care Institute<br>130 Stonebridge Blvd.<br>Suite B<br>Jackson, TN 38305   |   |  | 442.70  |
| Capital One<br>P.O. Box 30285<br>Salt Lake City, UT 84130-0285                  | Capital One<br>P.O. Box 30285<br>Salt Lake City, UT 84130-0285   |   |  | 976.51  |
| Capital One<br>P.O. Box 30285<br>Salt Lake City, UT 84130-0285                  | Capital One<br>P.O. Box 30285<br>Salt Lake City, UT 84130-0285   |   |  | 1,757.22  |
| Carroll Farmers Cooperative<br>P.O. Box 546<br>Huntingdon, TN 38344             | Carroll Farmers Cooperative<br>P.O. Box 546<br>Huntingdon, TN 38344  |   |  | 1,555.69  |
| Cato<br>P.O. Box 100005<br>Lawrenceville, GA 30046-7005                         | Cato<br>P.O. Box 100005<br>Lawrenceville, GA 30046-7005  |   |  | 195.34  |
| Chase<br>POB 15298<br>Wilmington, DE 19850-5298                                 | Chase<br>POB 15298<br>Wilmington, DE 19850-5298  |   |  | 2,797.94  |
| CNH Capital<br>P.O. Box 1083<br>Evansville, IN 47706-1083                       | CNH Capital<br>P.O. Box 1083<br>Evansville, IN 47706-1083  |   |  | 1,379.21  |
| First Bank<br>c/o Dwayne D. Maddox, III<br>P.O. Box 827<br>Huntingdon, TN 38344 | First Bank<br>c/o Dwayne D. Maddox, III<br>P.O. Box 827<br>Huntingdon, TN 38344  |   |  | 25,324.03   |
| Lane Bryant<br>Customer Service<br>P.O. Box 182273<br>Columbus, OH 43218-2273   | Lane Bryant<br>Customer Service<br>P.O. Box 182273<br>Columbus, OH 43218-2273  |   |  | 358.74  |

**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> |
| <b>Mann Bracken<br/>One Paces West<br/>2727 Paces Ferry Rd. Ste 1400<br/>Atlanta, GA 30339</b>                 | <b>Mann Bracken<br/>One Paces West<br/>2727 Paces Ferry Rd. Ste 1400<br/>Atlanta, GA 30339</b>   | <b>For: Chase<br/>Manhattan Bank<br/>USA, NA</b>                          |  | <b>9,551.30</b>   |
| <b>Metris<br/>c/o American Debt Collection<br/>P.O. Box 608<br/>Oxford, MS 38655-0608</b>                      | <b>Metris<br/>c/o American Debt Collection<br/>P.O. Box 608<br/>Oxford, MS 38655-0608</b>  |   |  | <b>1,643.28</b>   |
| <b>Old Navy<br/>P.O. Box 981064<br/>El Paso, TX 79998-1064</b>   | <b>Old Navy<br/>P.O. Box 981064<br/>El Paso, TX 79998-1064</b>   |   |  | <b>493.96</b>   |
| <b>Providian<br/>c/o I.C. Systems, Inc.<br/>444 Hwy. 96 E<br/>P.O. Box 64887<br/>Saint Paul, MN 55164-0887</b> | <b>Providian<br/>c/o I.C. Systems, Inc.<br/>444 Hwy. 96 E<br/>Saint Paul, MN 55164-0887</b>  |   |  | <b>501.23</b>   |
| <b>Providian<br/>P.O. Box 660609<br/>Dallas, TX 75266-0509</b>   | <b>Providian<br/>P.O. Box 660609<br/>Dallas, TX 75266-0509</b>   |   |  | <b>4,872.48</b>   |
| <b>Regions Bank<br/>POB 1448<br/>Montgomery, AL 36102-1448</b>   | <b>Regions Bank<br/>POB 1448<br/>Montgomery, AL 36102-1448</b>   |   |  | <b>4,617.12</b>   |
| <b>Sears<br/>c/o Northland Group, Inc.<br/>P.O. Box 390905<br/>Minneapolis, MN 55439</b>                       | <b>Sears<br/>c/o Northland Group, Inc.<br/>P.O. Box 390905<br/>Minneapolis, MN 55439</b>   |   |  | <b>7,140.93</b>   |
| <b>Sears Gold Mastercard<br/>P.O. Box 182156<br/>Columbus, OH 43218-2156</b>                                   | <b>Sears Gold Mastercard<br/>P.O. Box 182156<br/>Columbus, OH 43218-2156</b>   |   |  | <b>599.22</b>   |
| <b>Sunrise Credit Services, Inc.<br/>260 Airport Plaza<br/>P.O. Box 9100<br/>Farmingdale, NY 11735-9100</b>    | <b>Sunrise Credit Services, Inc.<br/>260 Airport Plaza<br/>P.O. Box 9100<br/>Farmingdale, NY 11735-9100</b>  |   |  | <b>5,227.91</b>   |
| <b>Wolpoff &amp; Abramson<br/>702 King Farm Blvd.<br/>Two Irvington Centre<br/>Rockville, MD 20850-5775</b>    | <b>Wolpoff &amp; Abramson<br/>702 King Farm Blvd.<br/>Two Irvington Centre<br/>Rockville, MD 20850-5775</b>  | <b>For MBNA America<br/>Bank, N.A.</b>                                    |  | <b>13,797.01</b>  |

In re **Larry J. Hilliard**  
**Joanna Q. Hilliard**

Debtor(s)

Case No. \_\_\_\_\_

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

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

I, the Owners of the corporation named as 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 27, 2006** \_\_\_\_\_

Signature **/s/ Larry J. Hilliard** \_\_\_\_\_  
**Larry J. Hilliard**  
Debtor

Date **July 27, 2006** \_\_\_\_\_

Signature **/s/ Joanna Q. Hilliard** \_\_\_\_\_  
**Joanna Q. Hilliard**  
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  
Western District of Tennessee**

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**  
\_\_\_\_\_ 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."

| NAME OF SCHEDULE                                   | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | AMOUNTS SCHEDULED |                   |                 |
|--|----------------------|------------------|-------------------|-------------------|-----------------|
|  |                      |                  | ASSETS            | LIABILITIES       | OTHER           |
| A - Real Property                                  | <b>Yes</b>           | <b>1</b>         | <b>202,500.00</b> |                   |                 |
| B - Personal Property                              | <b>Yes</b>           | <b>4</b>         | <b>76,350.00</b>  |                   |                 |
| C - Property Claimed as Exempt                     | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| D - Creditors Holding Secured Claims               | <b>Yes</b>           | <b>1</b>         |                   | <b>253,249.21</b> |                 |
| E - Creditors Holding Unsecured Priority Claims    | <b>Yes</b>           | <b>1</b>         |                   | <b>0.00</b>       |                 |
| F - Creditors Holding Unsecured Nonpriority Claims | <b>Yes</b>           | <b>6</b>         |                   | <b>83,385.82</b>  |                 |
| G - Executory Contracts and Unexpired Leases       | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| H - Codebtors                                      | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| I - Current Income of Individual Debtor(s)         | <b>Yes</b>           | <b>1</b>         |                   |                   | <b>1,500.00</b> |
| J - Current Expenditures of Individual Debtor(s)   | <b>Yes</b>           | <b>1</b>         |                   |                   | <b>1,419.00</b> |
| Total Number of Sheets of ALL Schedules            |                      | <b>18</b>        |                   |                   |                 |
|  |                      | Total Assets     | <b>278,850.00</b> |                   |                 |
|  |                      |                  | Total Liabilities | <b>336,635.03</b> |                 |

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

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**  
\_\_\_\_\_  
Debtors

Case No. \_\_\_\_\_  
Chapter 11

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)  
[Individual Debtors Only]**

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)                        | 0.00   |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)                | 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   | 0.00   |

**The foregoing information is for statistical purposes only under 28 U.S.C § 159.**



In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

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, or both 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 trailer located at 3630 Clarksburg Rd. in Westport, TN | Residence                               | J                                  | 7,500.00   | 5,585.40                |
| 213 acres, barn & building<br>58 acres                       |   | J                                  | 195,000.00   | 194,763.81              |

Sub-Total > **202,500.00** (Total of this page)

Total > **202,500.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

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, or both 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 petition 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." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>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. |                  | <b>Checking account</b>              | <b>J</b>                                    | <b>0.00</b>   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X                |                                      |   |   |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | <b>Household goods</b>               | <b>J</b>                                    | <b>1,500.00</b>   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X                |                                      |   |   |
| 6. Wearing apparel.  |                  | <b>Clothing</b>                      | <b>J</b>                                    | <b>750.00</b>   |
| 7. Furs and jewelry.   | X                |                                      |   |   |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X                |                                      |   |   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X                |                                      |   |   |
| 10. Annuities. Itemize and name each issuer.   | X                |                                      |   |   |

Sub-Total > **2,250.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 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); Rule 1007(b)). | <b>X</b>         |                                      |   |   |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | <b>X</b>         |                                      |   |   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | <b>X</b>         |                                      |   |   |
| 14. Interests in partnerships or joint ventures. Itemize.   | <b>X</b>         |                                      |   |   |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  | <b>X</b>         |                                      |   |   |
| 16. Accounts receivable.  | <b>X</b>         |                                      |   |   |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | <b>X</b>         |                                      |   |   |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.  | <b>X</b>         |                                      |   |   |
| 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.  | <b>X</b>         |                                      |   |   |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | <b>X</b>         |                                      |   |   |
| 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.  | <b>X</b>         |                                      |   |   |

Sub-Total > **0.00**  
(Total of this page)

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

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property  | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|---------------------------------------|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | <b>X</b>         |                                       |   |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | <b>X</b>         |                                       |   |   |
| 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. | <b>X</b>         |                                       |   |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | <b>1991 F350 truck</b>                | <b>J</b>                                    | <b>5,900.00</b>   |
|   |                  | <b>1994 Ford Taurus</b>               | <b>J</b>                                    | <b>500.00</b>   |
|   |                  | <b>1978 Ford pickup (not running)</b> | <b>J</b>                                    | <b>100.00</b>   |
|   |                  | <b>1968 2 ton truck</b>               | <b>J</b>                                    | <b>500.00</b>   |
| 26. Boats, motors, and accessories.   | <b>X</b>         |                                       |   |   |
| 27. Aircraft and accessories.   | <b>X</b>         |                                       |   |   |
| 28. Office equipment, furnishings, and supplies.  | <b>X</b>         |                                       |   |   |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | <b>X</b>         |                                       |   |   |
| 30. Inventory.  | <b>X</b>         |                                       |   |   |
| 31. Animals.  |                  | <b>(4) Sows &amp; pigs</b>            | <b>J</b>                                    | <b>100.00</b>   |
|   |                  |                                       |   |   |
| 32. Crops - growing or harvested. Give particulars.   |                  | <b>35 acres cotton</b>                | <b>J</b>                                    | <b>Unknown</b>  |
|   |                  | <b>80 acres beans</b>                 | <b>J</b>                                    | <b>Unknown</b>  |
| 33. Farming equipment and implements.   |                  | <b>Farming equipment</b>              | <b>J</b>                                    | <b>20,000.00</b>  |
|   |                  | <b>Combine</b>                        | <b>J</b>                                    | <b>47,000.00</b>  |
| 34. Farm supplies, chemicals, and feed.   | <b>X</b>         |                                       |   |   |

Sub-Total > **74,100.00**  
(Total of this page)

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

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 35. Other personal property of any kind<br>not already listed. Itemize. | <b>X</b>         |                                      |   |   |

|                      |                  |
|----------------------|------------------|
| Sub-Total >          | <b>0.00</b>      |
| (Total of this page) |                  |
| Total >              | <b>76,350.00</b> |

(Report also on Summary of Schedules)

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

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects 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 \$125,000.

| Description of Property                                      | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| <b>Real Property</b>   |                                      |                            |   |
| House trailer located at 3630 Clarksburg Rd. in Westport, TN | Tenn. Code Ann. § 26-2-301           | 7,500.00                   | 7,500.00  |
| <b>Household Goods and Furnishings</b>                       |                                      |                            |   |
| Household goods  | Tenn. Code Ann. § 26-2-103           | 1,500.00                   | 1,500.00  |
| <b>Wearing Apparel</b>                                       |                                      |                            |   |
| Clothing   | Tenn. Code Ann. § 26-2-104           | 750.00                     | 750.00  |
| <b>Automobiles, Trucks, Trailers, and Other Vehicles</b>     |                                      |                            |   |
| 1991 F350 truck  | Tenn. Code Ann. § 26-2-103           | 10.00                      | 5,900.00  |
| 1994 Ford Taurus   | Tenn. Code Ann. § 26-2-103           | 500.00                     | 500.00  |
| 1978 Ford pickup (not running)                               | Tenn. Code Ann. § 26-2-103           | 100.00                     | 100.00  |
| 1968 2 ton truck   | Tenn. Code Ann. § 26-2-103           | 500.00                     | 500.00  |
| <b>Animals</b>   |                                      |                            |   |
| (4) Sows & pigs  | Tenn. Code Ann. § 26-2-103           | 100.00                     | 100.00  |
| <b>Crops -Growing or Harvested</b>                           |                                      |                            |   |
| 35 acres cotton  | Tenn. Code Ann. § 26-2-103           | 10.00                      | Unknown   |
| 80 acres beans   | Tenn. Code Ann. § 26-2-103           | 10.00                      | Unknown   |
| <b>Farming Equipment and Implements</b>                      |                                      |                            |   |
| Farming equipment  | Tenn. Code Ann. § 26-2-103           | 10.00                      | 20,000.00   |
| Combine  | Tenn. Code Ann. § 26-2-103           | 10.00                      | 47,000.00   |

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; 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 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.

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

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                               | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community |  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------------------------------|------------------------------------|--|--|--|--------------------------------------|--|---------------------------------|
|  |                                      | H<br>W<br>J<br>C                   | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN |  |  |                                      |  |                                 |
| Account No.<br><br><b>Carroll Bank &amp; Trust<br/>19510 Main Street W.<br/>Huntingdon, TN 38344</b>   | J                                    |                                    |  |  |  |                                      | 5,900.00   | 0.00                            |
| Value \$   |                                      |                                    |  |  |  |                                      |  |                                 |
| Account No. <b>02367002; 0291704112</b><br><br><b>CNH Capital<br/>P.O. Box 3600<br/>Lancaster, PA 17604-3600</b>                               | J                                    |                                    |  |  |  |                                      | 47,000.00  | 0.00                            |
| Value \$   |                                      |                                    |  |  |  |                                      |  |                                 |
| Account No.<br><br><b>Johnsonville TVA Credit Union<br/>209 Hwy. 641 N.<br/>Camden, TN 38320</b>   | J                                    |                                    |  |  |  |                                      | 5,585.40   | 0.00                            |
| Value \$   |                                      |                                    |  |  |  |                                      |  |                                 |
| Account No. <b>171-8168911-9001</b><br><br><b>Regions Commercial Loans<br/>Department 2521<br/>P.O. Box 2153<br/>Birmingham, AL 35287-2521</b> | J                                    |                                    |  |  |  |                                      | 194,763.81   | 0.00                            |
| Value \$   |                                      |                                    |  |  |  |                                      |  |                                 |
| Subtotal<br>(Total of this page)   |                                      |                                    |  |  |  |                                      | <b>253,249.21</b>  |                                 |
| Total<br>(Report on Summary of Schedules)  |                                      |                                    |  |  |  |                                      | <b>253,249.21</b>  |                                 |

0 continuation sheets attached

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; 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 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 "Subtotal" 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 "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

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

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

**Domestic support obligations**

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

**Extensions of credit in an involuntary case**

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

**Wages, salaries, and commissions**

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

**Contributions to employee benefit plans**

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

**Certain farmers and fishermen**

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

**Deposits by individuals**

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

**Taxes and certain other debts owed to governmental units**

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

**Commitments to maintain the capital of an insured depository institution**

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

**Claims for death or personal injury while debtor was intoxicated**

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

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



In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; 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 husband, wife, both of them, or the marital community maybe 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.

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

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                    | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|--|--------------------------------------|------------------------------------|--|--|--------------------------------------|-----------------|
|  |                                      | H<br>W<br>J<br>C                   |  |  |                                      |                 |
| Account No. <b>3717 016443 21006</b><br><br><b>American Exprss</b><br><b>P.O. Box 297812</b><br><b>St. Lauderdale, FL 33329-7812</b> |                                      | J                                  |  |  |                                      | <b>154.00</b>   |
| Account No. <b>4185-5596-4296-3379</b><br><br><b>Arrow Financial Services</b><br><b>P.O. Box 1206</b><br><b>Oaks, PA 19456-1206</b>  |                                      | J                                  | Notice only for Providian                      |  |                                      | <b>0.00</b>     |
| Account No.<br><br><b>Back Care Institute</b><br><b>130 Stonebridge Blvd.</b><br><b>Suite B</b><br><b>Jackson, TN 38305</b>          |                                      | J                                  |  |  |                                      | <b>442.70</b>   |
| Account No. <b>4115 0725 0354 9621</b><br><br><b>Capital One</b><br><b>P.O. Box 30285</b><br><b>Salt Lake City, UT 84130-0285</b>    |                                      | J                                  |  |  |                                      | <b>976.51</b>   |
| Subtotal<br>(Total of this page)   |                                      |                                    |  |  |                                      | <b>1,573.21</b> |

5 continuation sheets attached

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)                            | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|--|---------------------------------|------------------------------------|--|--|--------------------------------------|-----------------|
|  |                                 | H<br>W<br>J<br>C                   |  |  |                                      |                 |
| Account No. <b>5178 0524 7473 7414</b><br><br><b>Capital One</b><br><b>P.O. Box 30285</b><br><b>Salt Lake City, UT 84130-0285</b>      |                                 | J                                  |  |  |                                      | <b>1,757.22</b> |
| Account No.<br><br><b>Carroll Co. Chancery Court</b><br><b>105 Courthouse</b><br><b>99 Court Square</b><br><b>Huntingdon, TN 38344</b> |                                 | J                                  | <b>Notice only</b>                             |  |                                      | <b>0.00</b>     |
| Account No. <b>133250</b><br><br><b>Carroll Farmers Cooperative</b><br><b>P.O. Box 546</b><br><b>Huntingdon, TN 38344</b>              |                                 | J                                  |  |  |                                      | <b>1,555.69</b> |
| Account No. <b>118 0042 4471 1</b><br><br><b>Cato</b><br><b>P.O. Box 100005</b><br><b>Lawrenceville, GA 30046-7005</b>                 |                                 | J                                  |  |  |                                      | <b>195.34</b>   |
| Account No. <b>444 0034 0266 2092</b><br><br><b>Chase</b><br><b>POB 15298</b><br><b>Wilmington, DE 19850-5298</b>                      |                                 | J                                  |  |  |                                      | <b>2,797.94</b> |
| Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims                        |                                 |                                    |  |  | Subtotal<br>(Total of this page)     | <b>6,306.19</b> |

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)   | C<br>O<br>D<br>E<br>D<br>E<br>B<br>I<br>T<br>O<br>R | Husband, Wife, Joint, or Community         | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM  |
|---|---|--|--|--|--------------------------------------|------------------|
|   |   | H<br>W<br>J<br>C                           |  |  |                                      |                  |
| Account No. <b>603518 11126 05872</b><br><br><b>CNH Capital</b><br><b>P.O. Box 1083</b><br><b>Evansville, IN 47706-1083</b>   | J   |  |  |  |                                      | <b>1,379.21</b>  |
| Account No. <b>13608041060700751</b><br><br><b>Daniels &amp; Norelli</b><br><b>900 Merchants Conc. Ste 400</b><br><b>Westbury, NY 11590</b>                           | J   | <b>Notice only for Chas Manhattan Bank</b> |  |  |                                      | <b>0.00</b>      |
| Account No. <b>6089553</b><br><br><b>First Bank</b><br><b>c/o Dwayne D. Maddox, III</b><br><b>P.O. Box 827</b><br><b>Huntingdon, TN 38344</b>                         | J   |  |  |  |                                      | <b>25,324.03</b> |
| Account No. <b>940 607 963</b><br><br><b>Lane Bryant</b><br><b>Customer Service</b><br><b>P.O. Box 182273</b><br><b>Columbus, OH 43218-2273</b>                       | J   |  |  |  |                                      | <b>358.74</b>    |
| Account No. <b>5149225080078276; 60-01967</b><br><br><b>Mann Bracken</b><br><b>One Paces West</b><br><b>2727 Paces Ferry Rd. Ste 1400</b><br><b>Atlanta, GA 30339</b> | J   | <b>For: Chase Manhattan Bank USA, NA</b>   |  |  |                                      | <b>9,551.30</b>  |
| Subtotal<br>(Total of this page)  |   |  |  |  |                                      | <b>36,613.28</b> |

Sheet no. 2 of 5 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)                            | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|--|---------------------------------|------------------------------------|--|--|--------------------------------------|-----------------|
|  |                                 | H<br>W<br>J<br>C                   |  |  |                                      |                 |
| Account No. <b>536556</b><br><br><b>Metris</b><br>c/o American Debt Collection<br>P.O. Box 608<br>Oxford, MS 38655-0608                |                                 | J                                  |  |  |                                      | 1,643.28        |
| Account No. <b>74973997586713; 0147704517</b><br><br><b>National Arbitration Forum</b><br>P.O. Box 50191<br>Minneapolis, MN 55405-0191 |                                 | J                                  | Notice only re: MBNA America Bank, N.A.        |  |                                      | 0.00            |
| Account No. <b>F12512917</b><br><br><b>Northland Group, Inc.</b><br>7831 Glenroy Rd.<br>Suite 350<br>Minneapolis, MN 55439-3108        |                                 | J                                  | Notice only for Capital One                    |  |                                      | 0.00            |
| Account No. <b>6018 5962 2019 0254</b><br><br><b>Old Navy</b><br>P.O. Box 981064<br>El Paso, TX 79998-1064                             |                                 | J                                  |  |  |                                      | 493.96          |
| Account No. <b>4185 5596 4296 3379</b><br><br><b>Providian</b><br>P.O. Box 660609<br>Dallas, TX 75266-0509                             |                                 | J                                  |  |  |                                      | 4,872.48        |
| Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims                        |                                 |                                    |  |  | Subtotal<br>(Total of this page)     | <b>7,009.72</b> |

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)   | C<br>O<br>D<br>E<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM  |
|---|--|------------------------------------|--|--|--------------------------------------|------------------|
|   |  | H<br>W<br>J<br>C                   |  |  |                                      |                  |
| Account No. <b>21604483-344-528</b><br><br><b>Providian</b><br><b>c/o I.C. Systems, Inc.</b><br><b>444 Hwy. 96 E</b><br><b>P.O. Box 64887</b><br><b>Saint Paul, MN 55164-0887</b> |  | <b>J</b>                           |  |  |                                      | <b>501.23</b>    |
| Account No. <b>1713113000002811</b><br><br><b>Regions Bank</b><br><b>POB 1448</b><br><b>Montgomery, AL 36102-1448</b>   |  | <b>J</b>                           |  |  |                                      | <b>4,617.12</b>  |
| Account No. <b>5121 0718 1164 5369</b><br><br><b>Sears</b><br><b>c/o Northland Group, Inc.</b><br><b>P.O. Box 390905</b><br><b>Minneapolis, MN 55439</b>                          |  | <b>J</b>                           |  |  |                                      | <b>7,140.93</b>  |
| Account No. <b>5121 0750 2890 6894</b><br><br><b>Sears Gold Mastercard</b><br><b>P.O. Box 182156</b><br><b>Columbus, OH 43218-2156</b>  |  | <b>J</b>                           |  |  |                                      | <b>599.22</b>    |
| Account No. <b>292-9071758</b><br><br><b>Sunrise Credit Services, Inc.</b><br><b>260 Airport Plaza</b><br><b>P.O. Box 9100</b><br><b>Farmingdale, NY 11735-9100</b>               |  | <b>J</b>                           |  |  |                                      | <b>5,227.91</b>  |
| Subtotal<br>(Total of this page)  |  |                                    |  |  |                                      | <b>18,086.41</b> |

Sheet no. 4 of 5 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)                                      | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                           |   |
|--|--------------------------------------|------------------------------------|--|--|--------------------------------------|---|---|
|  |                                      | H<br>W<br>J<br>C                   |  |  |                                      |   | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |
| Account No. <b>601859622019025</b><br><br><b>Universal Fidelity Corp.</b><br><b>POB 941911</b><br><b>Houston, TX 77094</b>                       | <b>J</b>                             |                                    | <b>Notice only for Old Navy</b>                |  |                                      | <b>0.00</b>                               |   |
| Account No.<br><br><b>Wolpoff &amp; Abramson</b><br><b>702 King Farm Blvd.</b><br><b>Two Irvington Centre</b><br><b>Rockville, MD 20850-5775</b> | <b>J</b>                             |                                    | <b>For MBNA America Bank, N.A.</b>             |  |                                      | <b>13,797.01</b>                          |   |
| Account No. <b>940-607-963</b><br><br><b>World Finance Network National Bank</b><br><b>P.O. Box 182274</b><br><b>Columbus, OH 43218-2274</b>     | <b>J</b>                             |                                    | <b>Notice only for Lane Bryant</b>             |  |                                      | <b>0.00</b>                               |   |
| Account No.  |                                      |                                    |  |  |                                      |   |   |
| Account No.  |                                      |                                    |  |  |                                      |   |   |
| Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims                                     |                                      |                                    |  |  |                                      | Subtotal<br>(Total of this page)          | <b>13,797.01</b>  |
|  |                                      |                                    |  |  |                                      | Total<br>(Report on Summary of Schedules) | <b>83,385.82</b>  |

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; 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,<br>of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest.<br>State whether lease is for nonresidential real property.<br>State contract number of any government contract. |
|--|--|
|--|--|

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Larry J. Hilliard,  
Joanna Q. Hilliard**

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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR



In re **Larry J. Hilliard**  
**Joanna Q. Hilliard**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case 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.

|  |  |  |
|--|--|--|
| Debtor's Marital Status:<br><br><b>Married</b> | DEPENDENTS OF DEBTOR AND SPOUSE                |  |
|  | RELATIONSHIP:<br><b>Son</b><br><b>Daughter</b> | AGE:<br><b>12 years</b><br><b>19 years</b> |
| <b>Employment:</b>                             | DEBTOR   | SPOUSE                                     |
| Occupation                                     | <b>Truck Driver &amp; Farmer</b>               |  |
| Name of Employer                               | <b>D &amp; D Trucking</b>                      | <b>Housewife</b>                           |
| How long employed                              | <b>1 week</b>                                  |  |
| Address of Employer                            |  |  |

| INCOME: (Estimate of average monthly income)   | DEBTOR                    | SPOUSE                                |
|--|---------------------------|---------------------------------------|
| 1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)   | \$ <u>1,500.00</u>        | \$ <u>0.00</u>                        |
| 2. Estimate monthly overtime   | \$ <u>0.00</u>            | \$ <u>0.00</u>                        |
| <b>3. SUBTOTAL</b>   | <b>\$ <u>1,500.00</u></b> | <b>\$ <u>0.00</u></b>                 |
| <b>4. LESS PAYROLL DEDUCTIONS</b>  |                           |                                       |
| 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>                        |
| <b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>   | <b>\$ <u>0.00</u></b>     | <b>\$ <u>0.00</u></b>                 |
| <b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>  | <b>\$ <u>1,500.00</u></b> | <b>\$ <u>0.00</u></b>                 |
| 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 other 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>                        |
| <b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>  | <b>\$ <u>0.00</u></b>     | <b>\$ <u>0.00</u></b>                 |
| <b>15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)</b>  | <b>\$ <u>1,500.00</u></b> | <b>\$ <u>0.00</u></b>                 |
| <b>16. TOTAL COMBINED MONTHLY INCOME: \$ <u>1,500.00</u></b>   |                           | (Report also on Summary of Schedules) |
| 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: |                           |                                       |

In re **Larry J. Hilliard**  
**Joanna Q. Hilliard**

Debtor(s)

Case No. \_\_\_\_\_

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

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)  |                                 | \$ <u>0.00</u>     |
| a. Are real estate taxes included?   | Yes <u>    </u> No <u>  X  </u> |                    |
| b. Is property insurance included?   | Yes <u>    </u> No <u>  X  </u> |                    |
| 2. Utilities:  |                                 |                    |
| a. Electricity and heating fuel  |                                 | \$ <u>250.00</u>   |
| b. Water and sewer   |                                 | \$ <u>0.00</u>     |
| c. Telephone   |                                 | \$ <u>100.00</u>   |
| d. Other <u>Satellite</u>  |                                 | \$ <u>75.00</u>    |
| 3. Home maintenance (repairs and upkeep)   |                                 | \$ <u>0.00</u>     |
| 4. Food  |                                 | \$ <u>300.00</u>   |
| 5. Clothing  |                                 | \$ <u>0.00</u>     |
| 6. Laundry and dry cleaning  |                                 | \$ <u>0.00</u>     |
| 7. Medical and dental expenses   |                                 | \$ <u>0.00</u>     |
| 8. Transportation (not including car payments)   |                                 | \$ <u>200.00</u>   |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  |                                 | \$ <u>0.00</u>     |
| 10. Charitable contributions   |                                 | \$ <u>0.00</u>     |
| 11. Insurance (not deducted from wages or included in home mortgage payments)  |                                 |                    |
| a. Homeowner's or renter's   |                                 | \$ <u>0.00</u>     |
| b. Life  |                                 | \$ <u>44.00</u>    |
| c. Health  |                                 | \$ <u>0.00</u>     |
| d. Auto  |                                 | \$ <u>275.00</u>   |
| e. Other _____   |                                 | \$ <u>0.00</u>     |
| 12. Taxes (not deducted from wages or included in home mortgage payments)  |                                 |                    |
| (Specify) _____  |                                 | \$ <u>0.00</u>     |
| 13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)                                 |                                 |                    |
| a. Auto  |                                 | \$ <u>0.00</u>     |
| b. Other _____   |                                 | \$ <u>0.00</u>     |
| c. Other _____   |                                 | \$ <u>0.00</u>     |
| d. Other _____   |                                 | \$ <u>0.00</u>     |
| 14. Alimony, maintenance, and support paid to others   |                                 | \$ <u>0.00</u>     |
| 15. Payments for support of additional dependents not living at your home  |                                 | \$ <u>0.00</u>     |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   |                                 | \$ <u>0.00</u>     |
| 17. Other <u>Misc. (Wal-Mart)</u>  |                                 | \$ <u>100.00</u>   |
| Other <u>Auto maintenance</u>  |                                 | \$ <u>75.00</u>    |
| 18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)   |                                 | \$ <u>1,419.00</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: |                                 |                    |
| <hr/>  |                                 |                    |
| 20. STATEMENT OF MONTHLY NET INCOME  |                                 |                    |
| a. Total monthly income from Line 16 of Schedule I   |                                 | \$ <u>1,500.00</u> |
| b. Total monthly expenses from Line 18 above   |                                 | \$ <u>1,419.00</u> |
| c. Monthly net income (a. minus b.)  |                                 | \$ <u>81.00</u>    |

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

In re Larry J. Hilliard  
Joanna Q. Hilliard  
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 20 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date July 27, 2006

Signature /s/ Larry J. Hilliard  
Larry J. Hilliard  
Debtor

Date July 27, 2006

Signature /s/ Joanna Q. Hilliard  
Joanna Q. Hilliard  
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  
Western District of Tennessee**

In re Larry J. Hilliard  
Joanna Q. Hilliard  
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. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." 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                                     |
|---------------------|--|
| <b>\$8,875.00</b>   | <b>2004 approx. income from employment</b> |
| <b>\$12,188.00</b>  | <b>2003 approx. income from employment</b> |
| <b>\$57,067.00</b>  | <b>2004 approx. income from farming</b>    |
| <b>\$133,581.00</b> | <b>2003 approx. income from farming</b>    |

## 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 if the aggregate value of all property that constitutes or is affected by such transfer is not 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 if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (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/<br>TRANSFERS | AMOUNT PAID OR<br>VALUE OF<br>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<br>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<br>AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|----------------------|---------------------------------|--------------------------|
|------------------------------------|----------------------|---------------------------------|--------------------------|

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<br>BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF<br>PROPERTY |
|---|-----------------|--------------------------------------|
|---|-----------------|--------------------------------------|

### 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 |
|--|--|-----------------------------------|
|--|--|-----------------------------------|

### 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 |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

- 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 |
|-------------------------------|--|---------------|-----------------------------------|
|-------------------------------|--|---------------|-----------------------------------|

### 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 |
|--|--------------------------------|--------------|-------------------------------|
|--|--------------------------------|--------------|-------------------------------|

### 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 |
|-----------------------------------|--|--------------|
|-----------------------------------|--|--------------|

### 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 |
|---------------------------|---|--|
|---------------------------|---|--|

**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,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED |
|---|------|---|
|---|------|---|

- 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<br>DEVICE | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND<br>VALUE OF PROPERTY OR DEBTOR'S INTEREST<br>IN PROPERTY |
|----------------------------------|---------------------------|---|
|----------------------------------|---------------------------|---|

**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<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE<br>OR CLOSING |
|---------------------------------|--|---------------------------------------|
|---------------------------------|--|---------------------------------------|

**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<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF CONTENTS | DATE OF TRANSFER OR<br>SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

**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 |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

**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<br>PROPERTY | LOCATION OF PROPERTY |
|---------------------------|--------------------------------------|----------------------|
|---------------------------|--------------------------------------|----------------------|

**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

**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 |
|-----------------------|---------------------------------------|----------------|-------------------|

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 |
|-----------------------|---------------------------------------|----------------|-------------------|

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 |
|---------------------------------------|---------------|-----------------------|



**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<br>OF SOC. SEC. NO./<br>COMPLETE EIN OR<br>OTHER TAXPAYER<br>I.D. NO. | ADDRESS | NATURE OF BUSINESS | BEGINNING AND<br>ENDING DATES |
|------|--|---------|--------------------|-------------------------------|
|------|--|---------|--------------------|-------------------------------|

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

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

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

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|
|------------------|-------------------------|

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

| NAME | ADDRESS | DATES SERVICES RENDERED |
|------|---------|-------------------------|
|------|---------|-------------------------|

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

| NAME | ADDRESS |
|------|---------|
|------|---------|

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|
|------------------|-------------|

**20. Inventories**

- None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY<br>(Specify cost, market or other basis) |
|-------------------|----------------------|---|
|-------------------|----------------------|---|

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

| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY<br>RECORDS |
|-------------------|---|
|-------------------|---|

**21 . Current Partners, Officers, Directors and Shareholders**

- None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
|------------------|--------------------|------------------------|

- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP |
|------------------|-------|---|
|------------------|-------|---|

**22 . Former partners, officers, directors and shareholders**

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

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

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

**23 . Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS<br>OF RECIPIENT,<br>RELATIONSHIP TO DEBTOR | DATE AND PURPOSE<br>OF WITHDRAWAL | AMOUNT OF MONEY<br>OR DESCRIPTION AND<br>VALUE OF PROPERTY |
|---|-----------------------------------|--|
|---|-----------------------------------|--|

**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) |
|----------------------------|--------------------------------------|
|----------------------------|--------------------------------------|

**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) |
|----------------------|--------------------------------------|
|----------------------|--------------------------------------|

**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 July 27, 2006

Signature /s/ Larry J. Hilliard  
**Larry J. Hilliard**  
Debtor

Date July 27, 2006

Signature /s/ Joanna Q. Hilliard  
**Joanna Q. Hilliard**  
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  
Western District of Tennessee**

In re Larry J. Hilliard  
Joanna Q. Hilliard

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>5,000.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>5,000.00</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. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

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

**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: July 27, 2006

/s/ Timothy B. Latimer

**Timothy B. Latimer #011036**  
**Utley & Latimer, P.C.**  
**425 East Baltimore**  
**Jackson, TN 38301**  
**(731)424-3315 Fax: (731)424-3501**  
**ul@utleylatimer.com**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

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

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

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

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

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

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

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

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

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

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

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

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

**Certificate of Attorney**

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

|   |   |                                       |
|---|---|---------------------------------------|
| <b>Timothy B. Latimer #011036</b><br>_____<br>Printed Name of Attorney        | X <b>/s/ Timothy B. Latimer</b><br>_____<br>Signature of Attorney | <b>July 27, 2006</b><br>_____<br>Date |
| Address:<br><b>425 East Baltimore<br/>Jackson, TN 38301<br/>(731)424-3315</b> |   |                                       |

**Certificate of Debtor**

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

|  |  |                                       |
|--|--|---------------------------------------|
| <b>Larry J. Hilliard<br/>Joanna Q. Hilliard</b><br>_____<br>Printed Name of Debtor | X <b>/s/ Larry J. Hilliard</b><br>_____<br>Signature of Debtor                 | <b>July 27, 2006</b><br>_____<br>Date |
| Case No. (if known) _____  | X <b>/s/ Joanna Q. Hilliard</b><br>_____<br>Signature of Joint Debtor (if any) | <b>July 27, 2006</b><br>_____<br>Date |

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

In re Larry J. Hilliard  
Joanna Q. Hilliard  
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: July 27, 2006

/s/ Larry J. Hilliard  
**Larry J. Hilliard**  
Signature of Debtor

Date: July 27, 2006

/s/ Joanna Q. Hilliard  
**Joanna Q. Hilliard**  
Signature of Debtor

American Exprss  
P.O. Box 297812  
St. Lauderdale, FL 33329-7812

Arrow Financial Services  
P.O. Box 1206  
Oaks, PA 19456-1206

Back Care Institute  
130 Stonebridge Blvd.  
Suite B  
Jackson, TN 38305

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Carroll Bank & Trust  
19510 Main Street W.  
Huntingdon, TN 38344

Carroll Co. Chancery Court  
105 Courthouse  
99 Court Square  
Huntingdon, TN 38344

Carroll Farmers Cooperative  
P.O. Box 546  
Huntingdon, TN 38344

Cato  
P.O. Box 100005  
Lawrenceville, GA 30046-7005

Chase  
POB 15298  
Wilmington, DE 19850-5298

CNH Capital  
P.O. Box 3600  
Lancaster, PA 17604-3600

CNH Capital  
P.O. Box 1083  
Evansville, IN 47706-1083

Daniels & Norelli  
900 Merchants Conc. Ste 400  
Westbury, NY 11590

First Bank  
c/o Dwayne D. Maddox, III  
P.O. Box 827  
Huntingdon, TN 38344



Johnsonville TVA Credit Union  
209 Hwy. 641 N.  
Camden, TN 38320

Lane Bryant  
Customer Service  
P.O. Box 182273  
Columbus, OH 43218-2273

Mann Bracken  
One Paces West  
2727 Paces Ferry Rd. Ste 1400  
Atlanta, GA 30339

Metris  
c/o American Debt Collection  
P.O. Box 608  
Oxford, MS 38655-0608

National Arbitration Forum  
P.O. Box 50191  
Minneapolis, MN 55405-0191

Northland Group, Inc.  
7831 Glenroy Rd.  
Suite 350  
Minneapolis, MN 55439-3108

Old Navy  
P.O. Box 981064  
El Paso, TX 79998-1064

Providian  
P.O. Box 660609  
Dallas, TX 75266-0509

Providian  
c/o I.C. Systems, Inc.  
444 Hwy. 96 E  
P.O. Box 64887  
Saint Paul, MN 55164-0887

Regions Bank  
POB 1448  
Montgomery, AL 36102-1448

Regions Commercial Loans  
Department 2521  
P.O. Box 2153  
Birmingham, AL 35287-2521

Sears  
c/o Northland Group, Inc.  
P.O. Box 390905  
Minneapolis, MN 55439

Sears Gold Mastercard  
P.O. Box 182156  
Columbus, OH 43218-2156

Sunrise Credit Services, Inc.  
260 Airport Plaza  
P.O. Box 9100  
Farmingdale, NY 11735-9100

Universal Fidelity Corp.  
POB 941911  
Houston, TX 77094

Wolpoff & Abramson  
702 King Farm Blvd.  
Two Irvington Centre  
Rockville, MD 20850-5775

World Finance Network National Bank  
P.O. Box 182274  
Columbus, OH 43218-2274