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B1 (Official Form 1) (04/13) **United States Bankruptcy Court Voluntary Petition Western District of Tennessee** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Chapple Companies, Inc. DBA Blooming Scholars All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): 62-1863162 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1940 South Lauderdale Street ZIP CODE ZIP CODE Memphis, TN 38106 38106-0000 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Shelby Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE 1940 South Lauderdale Street Memphis, TN 38106 Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Check one box.) (Form of Organization) the Petition is Filed (Check one box) (Check one box.) Individual (includes Joint Debtors) Chapter 15 Petition for Health Care Business Chapter 7 Recognition of a Foreign See Exhibit D on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Chapter 9 Main Proceeding Corporation (includes LLC and LLP) Chapter 11 Chapter 15 Petition for Railroad Partnership Chapter 12 Recognition of a Foreign Stockbroker Other (If debtor is not one of the above entities, check this box Chapter 13 Nonmain Proceeding Commodity Broker and state type of entity below.) Clearing Bank Other Chapter 15 Debtors Nature of Debts Tax-Exempt Entity (Check box, if applicable.) (Check one box) Country of debtor's center of main interests: Debts are primarily consumer Debts are Debtor is a tax-exempt organization under Title debts, defined in 11 U.S.C. § primarily business 26 of the United States Code (the Internal Each country in which a foreign proceeding by, regarding, or 101(8) as "incurred by an debts. Revenue Code). against debtor is pending: individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached 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: Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or in installments. Rule 1006(b). See Official Form 3A. affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three vears thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed Check all applicable boxes: application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. \S 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 1-49 50-99 ____ 25.001-100-199 200-999 1.000-5001-10 001-50.001-OVER 10 000 50,000 5 000 25 000 100,000 100 000 Estimated Assets \$500,001 \$1,000,001 \$50,001 to \$100,001 to \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to to \$10 \$50,000 \$100,000 \$500,000 to \$1 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities M \$50,001 to \$100,001 to \$500.001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to to \$1 \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million

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Voluntary Petition (This page must be completed and filed in every case)		
All Prior Bankruptcy Cases Filed Within La		g conolaro
Location	Case Number:	Date Filed:
Where Filed: - NONE - Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, o	r Affiliate of this Debtor (If more than one attach	additional sheet)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is an ind whose debts are primarily consumer I, the attorney for the petitioner named in the foregoing informed the petitioner that [he or she] may proceed untitle 11, United States Code, and have explained the relichapter. I further certify that I delivered to the debtor the U.S.C. § 342(b).	debts.) petition, declare that I have der chapter 7, 11, 12, or 13 of ief available under each such
Exhibit A is attached and made a part of this petition.	Signature of Attorney for Debtor(s)	(Date)
Exhi Does the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No		ılth or safety?
Exhibit D completed and signed by the debtor is attached and made a part of the state of the sta		
Information Regardin	ng the Debtor - Venue	
Check any ap Debtor has been domiciled or has had a residence, principal place of be preceding the date of this petition or for a longer part of such 180 days There is a bankruptcy case concerning debtor's affiliate, general partner Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defend the interests of the parties will be served in regard to the relief sought in the serv	usiness, or principal assets in this District for 180 days in than in any other District. er, or partnership pending in this District. f business or principal assets in the United States in this I dant in an action or proceeding [in a federal or state court	District, or has no
Certification by a Debtor Who Reside (Check all app	es as a Tenant of Residential Property	
Landlord has a judgment against the debtor for possession of debtor's r	residence. (If box checked, complete the following.)	
(Name of landlord that obtained judgment) (Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are circ permitted to cure the entire monetary default that gave rise to the judg possession was entered, and		
Debtor has included with this petition the deposit with the court of any period after the filing of the petition.	rent that would become due during the 30-day	
Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. § 362(l)).	

Entered 09/13/13 09:27:12 Desc Main Case 13-29815 Doc 1 Filed 09/13/13 Page 3 of 10 Document B1 (Official Form 1) (04/13) Page 3 **Voluntary Petition** Name of Debtor(s): Chapple Companies, Inc. DBA Blooming Scholars (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is 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 [If petitioner is an individual whose debts are primarily consumer debts and has proceeding, and that I am authorized to file this petition. 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 (Check only one box.) under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are [If no attorney represents me and no bankruptcy petition preparer signs the attached petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511. I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order I request relief in accordance with the chapter of title 11, United States granting recognition of the foreign main proceeding is attached. Code, specified in this petition. Signature of Debtor (Signature of Foreign Representative) \mathbf{X} Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Carlee McCullough, Esq. I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Carlee McCullough, Esq 23774 provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or McCullough Law, PLLC guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Firm Name maximum fee for services chargeable by bankruptcy petition preparers, I have given 5308 Cottonwood Road, Suite 1A the debtor notice of the maximum amount before preparing any document for filing Memphis, TN 38118 for a debtor or accepting any fee from the debtor, as required in that section. Official form 19 is attached. Email:jstce4all@aol.com 901-795-0050 Fax:901-795-0022 Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer **September 10, 2013** 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.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address **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 Date debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Carolyn Chapple

Signature of Authorized Individual

Carolyn Chapple

Printed Name of Authorized Individual

Owner

Title of Authorized Individual

September 10, 2013

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.

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Western District of Tennessee

In re	Chapple Companies, Inc. DBA Blooming Scholars		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete	Name, telephone number and complete	Nature of claim (trade	Indicate if claim is	Amount of clain
mailing address including zip	mailing address, including zip code, of	debt, bank loan,	contingent,	[if secured, also
code	employee, agent, or department of creditor	government contract,	unliquidated,	state value of
	familiar with claim who may be contacted	etc.)	disputed, or	security]
	,		subject to setoff	
Allied Waste Services	Allied Waste Services	Service	<i>J.</i> ,	521.49
2168 Frisco Avenue	2168 Frisco Avenue			
Memphis, TN 38114	Memphis, TN 38114			
City of Memphis Treasurer	City of Memphis Treasurer	City of Memphis		22,386.03
125 North Main Room 375	125 North Main Room 375	Property Taxes		
Memphis, TN 38103	Memphis, TN 38103			
Comcast Cable C/O UCS	Comcast Cable C/O UCS	Cable		546.66
PO BOX 751090	PO BOX 751090			
Memphis, TN 38175-1090	Memphis, TN 38175-1090			
Exxon Business Card	Exxon Business Card Payments	Credit Card		1,316.74
Payments	Processing Center			
Processing Center	PO BOX 688938			
PO BOX 688938	Des Moines, IA 50368-8938			
Des Moines, IA 50368-8938				
First Tennessee Bank	First Tennessee Bank	2062 Southern		221,501.59
165 Madison Avenue	165 Madison Avenue	Avenue		
Memphis, TN 38101	Memphis, TN 38101	Memphis, TN		(233,900.00
		38104		secured)
First Tennessee Bank	First Tennessee Bank	1950 South		271,540.60
165 Madison Avenue	165 Madison Avenue	Lauderdale Street		
Memphis, TN 38103	Memphis, TN 38103	Memphis, TN		(104,800.00
		38106		secured)
IRS	IRS	Quarters 1-3 2013		141,322.83
Department of Revenue	Department of Revenue		1	
Atlanta, GA 39901-0025	Atlanta, GA 39901-0025			
Memphis Light Gas & Water	Memphis Light Gas & Water	Utilities		7,626.73
2935 Lamar Ave.	2935 Lamar Ave.			
Memphis, TN 38114	Memphis, TN 38114			
Philadelphia Insurance Co	Philadelphia Insurance Co	Insurance		23,605.00
5100 Poplar Avenue	5100 Poplar Avenue			
Memphis, TN 38137	Memphis, TN 38137			
Quick Bridge Funding	Quick Bridge Funding	Line of Credit		62,859.72
3745 West Chapman Ave	3745 West Chapman Ave			
Suite 200	Suite 200			
Orange, CA 92868	Orange, CA 92868			

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In re	Chapple Companies, Inc. DBA Blooming Scholars	Case No.	

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Sam's Disvover Card PO BOX 965004 Orlando, FL 32896-5004	Sam's Disvover Card PO BOX 965004 Orlando, FL 32896-5004	Credit Card		5,381.47
Shelby County Trustee Shelby County Personality Taxes PO BOX 2751 Memphis, TN 38101	Shelby County Trustee Shelby County Personality Taxes PO BOX 2751 Memphis, TN 38101	Personality Taxes		1,151.73
Shelby County Trustee Shelby County Property Taxes PO BOX 2751 Memphis, TN 38101	Shelby County Trustee Shelby County Property Taxes PO BOX 2751 Memphis, TN 38101	Property Taxes		35,707.87
Small Business Administration 167 North Main Street #390 Memphis, TN 38103	Small Business Administration 167 North Main Street #390 Memphis, TN 38103	Disaster Loan		48,224.00
Tennessee Department of Labor 230 East James Campbell Boulevard #112 Columbia, TN 38401	Tennessee Department of Labor 230 East James Campbell Boulevard #112 Columbia, TN 38401	Taxes		693.15
Verizon Wireless 2323 N. Germantown Parkway Cordova, TN 38016	Verizon Wireless 2323 N. Germantown Parkway Cordova, TN 38016	Cellular		1,279.00
Wells Fargo Equipment Finance, Inc. 300 Tri State International Suite 400 Lincolnshire, IL 60069	Wells Fargo Equipment Finance, Inc. 300 Tri State International Suite 400 Lincolnshire, IL 60069	Air Conditioners		45,595.00 (0.00 secured)
Wright Express Fleet 97 Darling Avenue South Portland, ME 04106-2301	Wright Express Fleet 97 Darling Avenue South Portland, ME 04106-2301	Fuel Card		14,097.00
Xerox James, Stevens, & Daniels 1283 College Park Drive Dover, DE 19904	Xerox James, Stevens, & Daniels 1283 College Park Drive Dover, DE 19904			13,850.56 (0.00 secured)

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In re	Chapple Companies, Inc. DBA Blooming Scholars	Case No.	
	Debtor(s)	·	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, the Owner 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	September 13, 2013	Signature	/s/ Carolyn Chapple
		-	Carolyn Chapple
			Owner

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.

Allied Waste Services 2168 Frisco Avenue Memphis, TN 38114

City of Memphis Treasurer 125 North Main Room 375 Memphis, TN 38103

Comcast Cable C/O UCS PO BOX 751090 Memphis, TN 38175-1090

Exxon Business Card Payments Processing Center PO BOX 688938 Des Moines, IA 50368-8938

First Tennessee Bank 165 Madison Avenue Memphis, TN 38103

First Tennessee Bank 165 Madison Avenue Memphis, TN 38101

First Tennessee Bank 165 Madison Avenue Memphis, TN 38101

First Tennessee Bank 165 Madison Avenue Memphis, TN 38101

First Tennessee Bank 165 Madison Avenue Memphis, TN 38101

Great America Financial Services PO BOX 660831 Dallas, TX 75266-0831

Great America Financial Services PO BOX 660831 Dallas, TX 75266-0831

IRS
Department of Revenue
Atlanta, GA 39901-0025

Memphis Light Gas & Water 2935 Lamar Ave.
Memphis, TN 38114

Philadelphia Insurance Co 5100 Poplar Avenue Memphis, TN 38137

Quick Bridge Funding 3745 West Chapman Ave Suite 200 Orange, CA 92868

Sam's Disvover Card PO BOX 965004 Orlando, FL 32896-5004

Shelby County Trustee Shelby County Personality Taxes PO BOX 2751 Memphis, TN 38101

Shelby County Trustee Shelby County Property Taxes PO BOX 2751 Memphis, TN 38101

Small Business Administration 167 North Main Street #390 Memphis, TN 38103

Tennessee Department of Labor 230 East James Campbell Boulevard #112 Columbia, TN 38401

TFC Equipment Finance 11100 Wayzata Boulevard Suite 801 Hopkins, MN 55305

TFC Equipment Finance 11100 Wayzata Boulevard Suite 801 Hopkins, MN 55305

Verizon Wireless 2323 N. Germantown Parkway Cordova, TN 38016

Wells Fargo Equipment Finance, Inc. 300 Tri State International Suite 400 Lincolnshire, IL 60069

Wright Express Fleet 97 Darling Avenue South Portland, ME 04106-2301 Xerox James, Stevens, & Daniels 1283 College Park Drive Dover, DE 19904 Case 13-29815 Doc 1 Filed 09/13/13 Entered 09/13/13 09:27:12 Desc Main Document Page 10 of 10

United States Bankruptcy Court Western District of Tennessee

In re Chapple Compa	anies, Inc. DBA Blooming Scho	olars	Case No.	
		Debtor(s)	Chapter 11	
	CORPORATE OWNE	RSHIP STATEMEN	Γ (RULE 7007.1)	
recusal, the undersigned certifies that the following	d counsel for Chapple Compang is a (are) corporation(s), other	anies, Inc. DBA Bloomir ther than the debtor or a	Judges to evaluate possible disc ng Scholars in the above capta governmental unit, that directly tates that there are no entities to	ioned action, y or indirectly
■ None [<i>Check if appli</i>	cable]			
September 13, 2013		ırlee McCullough, Esq		
Date		e McCullough, Esq 237		
	9	ture of Attorney or Liti	gant panies, Inc. DBA Blooming Sch	olars

McCullough Law, PLLC
5308 Cottonwood Road, Suite 1A
Memphis, TN 38118
901-795-0050 Fax:901-795-0022
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