

B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS SAN ANGELO DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Hayat, Mohammed Fayyaz</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-3305</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): <b>4949 Rockwood Dr. San Angelo, TX</b>		Street Address of Joint Debtor (No. and Street, City, and State):
ZIP CODE <b>76905</b>		ZIP CODE
County of Residence or of the Principal Place of Business: <b>Tom Green</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>4949 Rockwood Dr. San Angelo, TX</b>		Mailing Address of Joint Debtor (if different from street address):
ZIP CODE <b>76905</b>		ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>  <input type="checkbox"/> Corporation (includes LLC and LLP)  <input type="checkbox"/> Partnership  <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box.)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b>  <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Mohammed Fayyaz Hayat</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>Northern District of Texas</b>	Case Number: <b>07-60149-RLJ-11</b>	Date Filed: <b>9/2/2007</b>	
Location Where Filed: <b>Northern District of Texas</b>	Case Number: <b>07-60118-RLJ-11</b>	Date Filed: <b>7/30/2007</b>	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align:center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align:center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align:center;"><b>X</b> _____</p> <p style="text-align:right;">Date</p>		
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____			
(Name of landlord that obtained judgment)			
_____			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

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

Name of Debtor(s): **Mohammed Fayyaz Hayat**

**Signatures**

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

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

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

**X** /s/ Mohammed Fayyaz Hayat  
**Mohammed Fayyaz Hayat**

**X** \_\_\_\_\_

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

10/06/2008  
Date

**Signature of a Foreign Representative**

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

(Check only one box.)

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

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

**X** \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
Date

**Signature of Attorney\***

**X** /s/ Ronald M. Mapel  
**Ronald M. Mapel** Bar No. **12957800**

**Ronald M. Mapel**  
**40 West Twohig**  
**Suite 213**  
**San Angelo, TX 76903**  
**Attorney for Debtor**  
Phone No. **(325) 658-8579** Fax No. **(325) 655-1172**

10/06/2008  
Date

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

**Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

**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

\_\_\_\_\_  
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.*

Document Page 4 of 54  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISIONIN RE: **Mohammed Fayyaz Hayat**Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

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

Document Page 5 of 54  
**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

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

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: **/s/ Mohammed Fayyaz Hayat**  
Mohammed Fayyaz Hayat

Date: **10/06/2008**

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE A - REAL PROPERTY**

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
4949 Rockwood Drive Tract R-5, Being 22.021 Acres of Riverwood Estates, San Angelo, Tom Green County, Texas.	Homestead	-	\$1,200,000.00	\$987,305.00

**Total: \$1,200,000.00**

(Report also on Summary of Schedules)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand.	-	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Twin City FCU Checking \$-500.00 (son is on this account for convenience)	-	(\$500.00)
3. Security deposits with public utilities, telephone companies, landlords, and others.		Electricity Deposit.	-	\$350.00
4. Household goods and furnishings, including audio, video and computer equipment.		1/2 community interest in household goods.	-	\$7,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		1/2 community interest in household books and wall art.	-	\$1,250.00
6. Wearing apparel.		Normal wearing apparel.	-	\$500.00
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			

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
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).)	<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 non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.		American Halal Meat Processors, Inc. owes Debtor funds advanced to the Corporation. These funds are not immediately collectible.	-	\$550,000.00
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 owed to debtor including tax refunds. Give particulars.	<b>X</b>			



In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<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>			
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.		2004 Toyota Solara vehicle is @ Kamran Hayats residence in St. Paul, MN.	-	\$8,000.00
		2004 Nissan Murano @ Debtors residence.	-	\$10,000.00

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<p style="text-align: right;">3 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p>			<b>Total &gt;</b>	<b>\$577,150.00</b>

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

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

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4949 Rockwood Drive Tract R-5, Being 22.021 Acres of Riverwood Estates, San Angelo, Tom Green County, Texas.	11 U.S.C. § 522(d)(1)	\$20,200.00	\$1,200,000.00
Cash on hand.	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Twin City FCU Checking \$-500.00 (son is on this account for convenience)	11 U.S.C. § 522(d)(3)	\$0.00	(\$500.00)
Electricity Deposit.	11 U.S.C. § 522(d)(5)	\$350.00	\$350.00
1/2 community interest in household goods.	11 U.S.C. § 522(d)(3)	\$7,500.00	\$7,500.00
1/2 community interest in household books and wall art.	11 U.S.C. § 522(d)(3)	\$1,250.00	\$1,250.00
Normal wearing apparel.	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
American Halal Meat Processors, Inc. owes Debtor funds advanced to the Corporation. These funds are not immediately collectible.	11 U.S.C. § 522(d)(5)	\$675.00	\$550,000.00
2004 Toyota Solara vehicle is @ Kamran Hayats residence in St. Paul, MN.	11 U.S.C. § 522(d)(2)	\$0.00	\$8,000.00
2004 Nissan Murano @ Debtors residence.	11 U.S.C. § 522(d)(2)	\$0.00	\$10,000.00
		<b>\$30,525.00</b>	<b>\$1,777,150.00</b>

B6D (Official Form 6D) (12/07)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxxxx0001  <b>Nissan Motor Company</b> PO Box 650680 Dallas, TX 75265-0680	-	DATE INCURRED: <b>10/2004</b> NATURE OF LIEN: <b>Auto</b> COLLATERAL: <b>2004 Nissan Murano</b> REMARKS:  VALUE: <b>\$10,000.00</b>				<b>\$27,000.00</b>	<b>\$17,000.00</b>
ACCT #:  <b>Tom Green CAD</b> 2302 Pulliam San Angelo, TX 76902	-	DATE INCURRED: NATURE OF LIEN: <b>Homestead</b> COLLATERAL: <b>2008 Taxes</b> REMARKS:  VALUE: <b>\$1,200,000.00</b>				<b>\$12,000.00</b>	
ACCT #: xxxxxxxxxxxxxx0001  <b>Toyota Motor Credit</b> PO Box 4102 Carol Stream, IL 60197-4102	X -	DATE INCURRED: <b>04/10/2005</b> NATURE OF LIEN: <b>Auto</b> COLLATERAL: <b>2004 Toyota Solara</b> REMARKS:  VALUE: <b>\$8,000.00</b>				<b>\$18,612.00</b>	<b>\$10,612.00</b>
ACCT #: xxxxxxxxxx7803  <b>Washinton Mutual</b> PO Box 44016 Jacksonville, FL 32231	-	DATE INCURRED: <b>10/2004</b> NATURE OF LIEN: <b>Home Loan</b> COLLATERAL: <b>4949 Rockwood Drive</b> REMARKS: <b>First and Second Mortgage</b>  VALUE: <b>\$1,200,000.00</b>				<b>\$975,305.00</b>	
<b>Subtotal (Total of this Page) &gt;</b>						<b>\$1,032,917.00</b>	<b>\$27,612.00</b>
<b>Total (Use only on last page) &gt;</b>						<b>\$1,032,917.00</b>	<b>\$27,612.00</b>

      No       continuation sheets attached

(Report also on Summary of Schedules.)  
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

- Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- Deposits by individuals**  
Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
- Administrative allowances under 11 U.S.C. Sec. 330**  
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY **Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #: <b>Internal Revenue Service</b> <b>1100 Commerce Street</b> <b>MC 5024 Room 9A20</b> <b>Dallas, TX 75242</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>	<b>Notice Only</b>	<b>Notice Only</b>	
ACCT #: <b>3305</b> <b>Internal Revenue Service</b> <b>P.O. Box 21126</b> <b>Philadelphia, PA 19114</b>	-	DATE INCURRED: CONSIDERATION: <b>2002-2007 Income Tax</b> REMARKS:				<b>\$135,286.06</b>	<b>\$96,227.85</b>	<b>\$39,058.21</b>	
ACCT #: <b>IRS</b> <b>Special Procedures</b> <b>1100 Commerce Street</b> <b>MC 5024 Room 9A20</b> <b>Dallas, Texas 75242</b>	-	DATE INCURRED: CONSIDERATION: <b>Taxes</b> REMARKS:				<b>Notice Only</b>	<b>Notice Only</b>	<b>Notice Only</b>	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						<b>Subtotals (Totals of this page) &gt;</b>	<b>\$135,286.06</b>	<b>\$96,227.85</b>	<b>\$39,058.21</b>
						<b>Total &gt;</b>	<b>\$135,286.06</b>		
						<b>(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)</b>			
						<b>Totals &gt;</b>		<b>\$96,227.85</b>	<b>\$39,058.21</b>
						<b>(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)</b>			

B6F (Official Form 6F) (12/07)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>A Better Choice Pest Control</b> <b>P O Box 359</b> <b>Tom Beacon, TX 75489</b>	-	DATE INCURRED: CONSIDERATION: <b>Account</b> REMARKS:				<b>\$81.19</b>
ACCT #: xxxxxx7531 <b>Afni, Inc.</b> <b>Attn: DP Recovery Support</b> <b>PO Box 3427</b> <b>Bloomington, IL 61702</b>	-	DATE INCURRED: <b>07/2008</b> CONSIDERATION: <b>Collection Company</b> REMARKS:				<b>\$267.00</b>
ACCT #: <b>Allen Price</b> <b>PO Box 2540</b> <b>San Angelo, TX 76904</b>	-	DATE INCURRED: CONSIDERATION: <b>Attorney Fees</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>Angelo Pools</b> <b>P O Box 3279</b> <b>San Angelo, TX 76903</b>	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				<b>\$120.00</b>
ACCT #: <b>Angelo Water Service</b> <b>1007 N. Chadbourne</b> <b>San Angelo, TX 76903</b>	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				<b>\$971.63</b>
ACCT #: xxxxxx1331 <b>Arc Services</b> <b>Po Box 61123</b> <b>San Angelo, TX 76906</b>	-	DATE INCURRED: <b>12/2005</b> CONSIDERATION: <b>Collection Company</b> REMARKS:				<b>\$168.00</b>
<b>Subtotal &gt;</b>						<b>\$1,607.82</b>
<b>Total &gt;</b>						

7 continuation sheets attached

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.  
 In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx3511 <b>Arc Services</b> Po Box 61123 San Angelo, TX 76906	-	DATE INCURRED: <b>06/2006</b> CONSIDERATION: <b>Collection Company</b> REMARKS:				<b>\$25.00</b>
ACCT #: xxxx2206 <b>Asset Acceptance</b> PO Box 2036 Warren, MI 48090	-	DATE INCURRED: <b>10/2006</b> CONSIDERATION: <b>Collection Company</b> REMARKS:				<b>\$451.00</b>
ACCT #: <b>Associated Bank</b> 1395 Commerce Drive Mendota Heights, MN 55120	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Deficiency</b> REMARKS: <b>Personal Guaranty of Business Loan for Automotive Technology.</b>				<b>Notice Only</b>
ACCT #: <b>Brad Haralson</b> 331 West Avenue B San Angelo, TX 76903	-	DATE INCURRED: CONSIDERATION: <b>Attorney for -Mary H. Contreras</b> REMARKS:				<b>Notice Only</b>
ACCT #: xxxxxxx8780 <b>Capital 1 Bank</b> Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091	-	DATE INCURRED: <b>04/2002</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>Notice Only</b>
ACCT #: xxxxxxx8664 <b>Capital 1 Bank</b> Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091	-	DATE INCURRED: <b>11/2001</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$1,180.00</b>
<b>Subtotal &gt;</b>						<b>\$1,656.00</b>
<b>Total &gt;</b>						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 1 of 7 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims



B6F (Official Form 6F) (12/07) - Cont.  
 In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx6654 Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091	-	DATE INCURRED: 06/2005 CONSIDERATION: Credit Card REMARKS:				\$847.00
ACCT #: xxxxxx8688 CBE Group 3362 University Avenue P.O. Box 900 Waterloo, IA 50704-0900	-	DATE INCURRED: 04/2007 CONSIDERATION: Collection REMARKS:				\$89.00
ACCT #: Cherokee Bank 607 Smith Avenue St. Paul, MN 55107	-	DATE INCURRED: CONSIDERATION: Judgment REMARKS:				\$56,833.00
ACCT #: City-County FCU 6160 Summit Drive Brooklyn Park, MN 55430	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Concho Fence P O Box 62751 San Angelo, TX 76906	-	DATE INCURRED: CONSIDERATION: Fencing Service REMARKS:				\$900.00
ACCT #: Concho Propane 8750 N. US HWY 87 San Angelo, TX 76901	-	DATE INCURRED: CONSIDERATION: Propane Tank Rent REMARKS:				\$738.45

Sheet no. 2 of 7 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$59,407.45

Total >  
 (Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.  
 In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Concho Valley Door</b> <b>610 Art Street</b> <b>San Angelo, Tx 76903</b>	-	DATE INCURRED: CONSIDERATION: <b>Products and Services</b> REMARKS:				<b>\$3,152.81</b>
ACCT #: <b>Dana Erlich</b> <b>P O Box 1831</b> <b>San Angelo, TX 76902</b>	-	DATE INCURRED: CONSIDERATION: <b>Former Attorney</b> REMARKS:				<b>\$25,000.00</b>
ACCT #: <b>Eco Lab</b> <b>PO Box 70343</b> <b>Chicago, IL 60673-0343</b>	X -	DATE INCURRED: CONSIDERATION: <b>Account</b> REMARKS: <b>Personal guaranty of Corporate Debt of American Halal Meat Processors, Inc.</b>				<b>\$77,841.39</b>
ACCT #: <b>xxxx7866</b> <b>Enhanced Recovery Corp</b> <b>8014 Bayberry Rd</b> <b>Jacksonville, FL 32256</b>	-	DATE INCURRED: <b>04/2008</b> CONSIDERATION: <b>Collection copany</b> REMARKS:				<b>\$90.00</b>
ACCT #: <b>xxxxxxxx0902</b> <b>Gemb/select Comfort</b> <b>Po Box 981439</b> <b>El Paso, TX 79998</b>	-	DATE INCURRED: <b>10/2004</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$5,128.00</b>
ACCT #: <b>J W Johnson</b> <b>228 W Harris</b> <b>San Angelo, TX 76903</b>	-	DATE INCURRED: CONSIDERATION: <b>Personal Loan</b> REMARKS:				<b>\$55,000.00</b>

Sheet no. 3 of 7 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$166,212.20**

Total >  
 (Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

Total > \$166,212.20
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B6F (Official Form 6F) (12/07) - Cont.  
 In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Law Office of Nancy Wurzman P O Box 864003 Plano, TX 75086</b>	-	DATE INCURRED: CONSIDERATION: <b>Attorney</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>Linebarger, Goggan, Blair &amp; Sampson 40 W. Twohig, Suite 303 San Angelo, TX 76903</b>	-	DATE INCURRED: CONSIDERATION: <b>Attorney for - Tom Green CAD</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>Mary H. Contreras 5506 S. Loop 306 San Angelo, TX 76905</b>	-	DATE INCURRED: CONSIDERATION: <b>Judgement # S1375J4</b> REMARKS:				<b>\$2,279.00</b>
ACCT #: <b>xx4664</b> <b>Medi Comm Services 5139 69th St Lubbock, TX 79424</b>	-	DATE INCURRED: <b>06/2007</b> CONSIDERATION: <b>Collection Company</b> REMARKS:				<b>\$117.00</b>
ACCT #: <b>xx9801</b> <b>Medi Comm Services 5139 69th St Lubbock, TX 79424</b>	-	DATE INCURRED: <b>09/2005</b> CONSIDERATION: <b>Collection Company</b> REMARKS:				<b>\$55.00</b>
ACCT #: <b>Philip C. Vitek P O Box 684282 Austin, TX 78768-4282</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>

Sheet no. 4 of 7 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

**Subtotal >** **\$2,451.00**

**Total >**  
 (Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.  
 In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx23N1 <b>Platinum Cap</b> 1245 S Main St Ste 100 Grapevine, TX 76051	-	DATE INCURRED: CONSIDERATION: <b>Unknown Loan Type</b> REMARKS:				\$3,036.00
ACCT #: <b>Powersource Transportation, Inc.</b> 2023 Lafayette Court Griffith, IN 46319	-	DATE INCURRED: CONSIDERATION: <b>Trade Debt</b> REMARKS:				\$5,000.00
ACCT #: xxxxxx9443 <b>Premium Asset Recovery</b> PARC PO Box 1810 Warren, MI 48090	-	DATE INCURRED: CONSIDERATION: <b>Collection Company</b> REMARKS:				\$179.00
ACCT #: xxxxxxxxxxxxxxxxxxx0924 <b>Sallie Mae</b> P.O. Box 4600 Wilkes Barre, PA 18773-4600	-	DATE INCURRED: <b>09/2003</b> CONSIDERATION: <b>Educational</b> REMARKS: <b>Co-signed student loan.</b>				\$7,369.00
ACCT #: <b>Sam Allan</b> 225 W. Beauregard San Angelo, TX 76903	-	DATE INCURRED: CONSIDERATION: <b>Attorney for - EcoLab Inc.</b> REMARKS:				Notice Only
ACCT #: <b>San Angelo Security</b> 1013 Beauregard San Angelo, TX 76901	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				\$2,000.00
<b>Subtotal &gt;</b>						<b>\$17,584.00</b>
<b>Total &gt;</b>						

Sheet no. 5 of 7 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.  
 In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>SKG Engineering</b> <b>1122 S. Bryant</b> <b>San Angelo, TX 76903</b>	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				<b>\$412.00</b>
ACCT #: <b>Source Link</b> <b>3194 Executive Drive</b> <b>San Angelo, TX 76904</b>	-	DATE INCURRED: CONSIDERATION: <b>Account</b> REMARKS:				<b>\$227.33</b>
ACCT #: <b>xxx8517</b> <b>Springercoll</b> <b>876 7th St E</b> <b>Saint Paul, MN 55106</b>	-	DATE INCURRED: CONSIDERATION: <b>Collection Company</b> REMARKS:				<b>\$637.00</b>
ACCT #: <b>Superior Services</b> <b>2210 Austin</b> <b>San Angelo, TX 76903</b>	-	DATE INCURRED: CONSIDERATION: <b>Services</b> REMARKS:				<b>\$1,368.64</b>
ACCT #: <b>U.S. Attorney for the N.D. of Texas</b> <b>1100 Commerce Room 16G28</b> <b>Dallas, TX 75242</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>United Central Bank</b> <b>c/o Laura L. Worsham</b> <b>8828 Greenville, Ave</b> <b>Dallas, TX 75243</b>	X	DATE INCURRED: CONSIDERATION: <b>Personal Guaranty for Corp Debt</b> REMARKS: <b>First and Second Mortgage on property at</b> <b>1529 N Bell Street, San Angelo, TX</b>				<b>\$1,019,229.70</b>

Sheet no. 6 of 7 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$1,021,874.67**

Total >  
 (Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

Total > <b>\$1,021,874.67</b>
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B6F (Official Form 6F) (12/07) - Cont.  
 In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>United National Insurance</b> <b>2201 Caroline</b> <b>Houston, TX 77002</b>	-	DATE INCURRED: CONSIDERATION: <b>Insurance</b> REMARKS:				<b>\$4,235.19</b>
ACCT #: <b>xxxxxxx7098</b> <b>US Bank</b> <b>P.O. Box 6345</b> <b>Fargo, ND 58125-6345</b>	-	DATE INCURRED: <b>07/1998</b> CONSIDERATION: <b>Deficiency</b> REMARKS: <b>Deficiency after foreclosure sale of collateral listed in the Minnesota real estate.</b>				<b>\$77,633.00</b>
ACCT #: <b>WA-MU Tax Processing Center</b> <b>4910 Rivergrade Road, Ste 301</b> <b>Irwindale, CA 91706</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>West Central Wireless</b> <b>PO Box 751</b> <b>San Angelo, TX 76902-0751</b>	-	DATE INCURRED: CONSIDERATION: <b>Account</b> REMARKS:				<b>\$114.52</b>
Sheet no. <u>7</u> of <u>7</u> continuation sheets attached to						<b>Subtotal &gt;</b>
Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>\$81,982.71</b>
						<b>Total &gt;</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>\$1,352,775.85</b>

B6G (Official Form 6G) (12/07)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**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 of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p><b>Century 21 Professionals</b> 2437 College Hills San Angelo, TX 76904</p>	<p>Listing Agreement for Homestead. Contract to be ASSUMED</p>

B6H (Official Form 6H) (12/07)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p><b>America Halal Meat Processors Inc.</b> 1529 N Bell Street San Angelo, TX 76901</p>	<p><b>Eco Lab</b> PO Box 70343 Chicago, IL 60673-0343</p>
<p><b>American Halal Meat Processors, Inc</b> 1529 N Bell Street San Angelo, TX 76903</p>	<p><b>United Central Bank</b> c/o Laura L. Worsham 8828 Greenville, Ave Dallas, TX 75243</p>
<p><b>Kamran F Hayat</b> 814 University Avenue St. Paul, MN 55104</p>	<p><b>Toyota Motor Credit</b> PO Box 4102 Carol Stream, IL 60197-4102</p>



B6I (Official Form 6I) (12/07)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

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

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	Dependents of Debtor and Spouse	
	Relationship(s): son      Age(s): 20 daughter      18	Relationship(s):      Age(s):
<b>Employment:</b>	Debtor (# of additional employers: 1)	Spouse
Occupation	President	
Name of Employer	American Halal Meat Processors, Inc.	
How Long Employed		
Address of Employer	1529 N Bell Street San Angelo, Tx 76901	

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	<b>\$0.00</b>	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$0.00</b>	
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$0.00</b>	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$20,000.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. _____	\$0.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$20,000.00</b>	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$20,000.00</b>	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$20,000.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None.**

B6I (Official Form 6I) (12/07)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

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

*Continuation Sheet No. 1*

**Additional Employment**

Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer	Consultant X-Pert Auto Repair, Inc. June 2007 814 University Avenue Saint Paul, MN 55104	
Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer		

B6J (Official Form 6J) (12/07)

IN RE: **Mohammed Fayyaz Hayat**

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

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

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

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$6,100.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: cable	\$400.00 \$150.00 \$50.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$100.00 \$800.00 \$100.00 \$0.00 \$100.00 \$500.00 \$50.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$300.00 \$650.00 \$150.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Income Tax set aside	\$1,200.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other: Income Tax set aside	\$1,800.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$12,450.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$20,000.00 \$12,450.00 \$7,550.00

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

In re **Mohammed Fayyaz Hayat**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$1,200,000.00			
B - Personal Property	Yes	4	\$577,150.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1			\$1,032,917.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$135,286.06	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8			\$1,352,775.85	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	2				\$20,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1				\$12,450.00
	TOTAL	22	\$1,777,150.00	\$2,520,978.91		

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

In re **Mohammed Fayyaz Hayat**

Case No.

Chapter **11**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

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

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
<b>TOTAL</b>	

**State the following:**

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

**State the following:**

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

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**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 \_\_\_\_\_ **24** \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/06/2008 \_\_\_\_\_

Signature /s/ Mohammed Fayyaz Hayat \_\_\_\_\_  
**Mohammed Fayyaz Hayat**

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**SAN ANGELO DIVISION**

In re: **Mohammed Fayyaz Hayat**Case No. \_\_\_\_\_  
(if known)

## STATEMENT OF FINANCIAL AFFAIRS

### 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>\$240,000.00</b> (estimate, tax return being prepared)	<b>2007 Income from Consulting.</b>
<b>\$245,860.00</b>	<b>Consulting Income</b> <b>2006 Income Tax Return, Form 1040, Line 22, Total Income.</b>
<b>\$180,000.00</b>	<b>January 2008 to Petition date, income from consulting.</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.)

### 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

None  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit 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.)

None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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.)

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.)

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
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In re: **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 1*

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
United National Ins. v American Halan Meat Processors, Inc. Cause # JC-05-00742-A	Civil		Judgment
Ecolab, Inc. v American Halal Meat Processors, Inc., and Mohammed Fayyaz hayat No D-06-1295-C	Civil	Tom Green County District Court 391st Judicial District	Judgment
Mary H. Contreras vs. Mohammed Fayyaz Hayat Cause # S1375J4	Suit	Justice Court Precinct 4 Tom Green County, Tx	Amended Default Judgment

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.)

**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 REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
City-County FCU 6160 Summit Drive Brooklyn Park, MN 55430	Approximately February 2008	Commercial Real Estate University Drive St. Paul, MN

**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.)

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.)



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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
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In re: **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 2*

**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.)

**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.)

**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 a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Dana A. Ehrlich P O Box 1831 San Angelo, TX 76902	July 2007	\$16,000.00 for previous case.
Ronald M. Mapel 40 W. Twohig, Ste. 213 San Angelo, TX 76903	October 6, 2008	\$1,039.00 Court Cost \$30.00 Credit Report

**10. Other transfers**

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Bruce Gingrich 1316 7th Street Rosenberg, TX 77471	March 2008	15 Acres of land in Hondo, TX all proceeds paid to tax liens oand secured creditor (United Central Bank of Garland)
Karmen Hayat (son) 814 University Avenue St. Paul, MN 55104	October 4, 2008	Sold 100% stock in American Halal Meat Processors, Inc. \$10.00

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.

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**SAN ANGELO DIVISION**

In re: **Mohammed Fayyaz Hayat**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 3***11. Closed financial accounts**

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

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America 2909 Sherwood Way San Angelo, TX 76901	Checking	Zero April 2008

**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.)

**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.)

**14. Property held for another person**

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

**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
2217 Sul Ross San Angelo, TX 76903	Same	Approximately May through August of 2008.

**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**  
Presently married to Roohi Fayyaz

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**UNITED STATES BANKRUPTCY COURT**  
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In re: **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 4*

**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:

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.

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.

**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, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS**

**BEGINNING AND ENDING DATES**

**American Halal Meat Processors, Inc.  
 1529 N Bell Street  
 San Angelo, Tx 76901  
 74-2931583**

**Meat Processing  
 Sole Shareholder until October 4,  
 2008. Presently hold position of  
 President of Corporation.**

**December 1999 to  
 Present**

**Automotive Technologies  
 814 University Avenue  
 St. Paul, MN 55104  
 41-8116113**

**Automotive Repair**

**2003 to approx. June  
 2007**

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**UNITED STATES BANKRUPTCY COURT**  
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**SAN ANGELO DIVISION**

In re: **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 5*

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.

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
<b>Self and Sayed Ahmed for Income Tax preparation.</b>	

None  b. List all firms or individuals who within 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.

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
<b>Self</b>	

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.

**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.

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

**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.

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.

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

In re: **Mohammed Fayyaz Hayat**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 6*

**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.

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.

**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.

**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.

**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.

*[If completed by an individual or individual and spouse]*

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 10/06/2008

Signature /s/ Mohammed Fayyaz Hayat  
of Debtor Mohammed Fayyaz Hayat

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*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*

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) 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 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.

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

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 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 Compliance with § 342(b) of the Bankruptcy Code**

I, Ronald M. Mapel, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

**/s/ Ronald M. Mapel**

Ronald M. Mapel, Attorney for Debtor(s)  
Bar No.: 12957800  
Ronald M. Mapel  
40 West Twohig  
Suite 213  
San Angelo, TX 76903  
Attorney for Debtor  
Phone: (325) 658-8579  
Fax: (325) 655-1172  
E-Mail: mapat@wtcoxmail.com

**Certificate of the Debtor**

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

**Mohammed Fayyaz Hayat**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X **/s/ Mohammed Fayyaz Hayat** **10/06/2008**  
Signature of Debtor Date

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

CASE NO

CHAPTER 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) 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:	<b>\$0.00</b>
Prior to the filing of this statement I have received:	<b>\$0.00</b>
Balance Due:	<b>\$0.00</b>

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)  
**Plan Trustee**

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 another 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, statements 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;

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

**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.

<u>10/06/2008</u> <i>Date</i>	<u>/s/ Ronald M. Mapel</u> <i>Ronald M. Mapel</i> Ronald M. Mapel 40 West Twohig Suite 213 San Angelo, TX 76903 Attorney for Debtor Phone: (325) 658-8579 / Fax: (325) 655-1172
	Bar No. 12957800

/s/ Mohammed Fayyaz Hayat  
**Mohammed Fayyaz Hayat**



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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

Case No.

Chapter **11**

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
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]
United Central Bank c/o Laura L. Worsham 8828 Greenville, Ave Dallas, TX 75243		Personal Guaranty for Corp Debt		<b>\$1,019,229.70</b>
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114		2002-2007 Income Tax		<b>\$135,286.06</b>
Eco Lab PO Box 70343 Chicago, IL 60673-0343		Account		<b>\$77,841.39</b>
US Bank P.O. Box 6345 Fargo, ND 58125-6345		Deficiency		<b>\$77,633.00</b>
Cherokee Bank 607 Smith Avenue St. Paul, MN 55107		Judgment		<b>\$56,833.00</b>
J W Johnson 228 W Harris San Angelo, TX 76903		Personal Loan		<b>\$55,000.00</b>

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

Case No.

Chapter **11****LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS***Continuation Sheet No. 1*

(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]
Dana Erhlich P O Box 1831 San Angelo, TX 76902		Former Attorney		<b>\$25,000.00</b>
Nissan Motor Company PO Box 650680 Dallas, TX 75265-0680		Auto		<b>\$27,000.00</b> <b>Value: \$10,000.00</b>
Toyota Motor Credit PO Box 4102 Carol Stream, IL 60197-4102		Auto		<b>\$18,612.00</b> <b>Value: \$8,000.00</b>
Sallie Mae P.O. Box 4600 Wilkes Barre, PA 18773-4600		Educational		<b>\$7,369.00</b>
Gemb/select Comfort Po Box 981439 El Paso, TX 79998		Charge Account		<b>\$5,128.00</b>
Powersource Transportation, Inc. 2023 Lafayette Court Griffith, IN 46319		Trade Debt		<b>\$5,000.00</b>
United National Insurance 2201 Caroline Houston, TX 77002		Insurance		<b>\$4,235.19</b>

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

Case No.

Chapter **11****LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS***Continuation Sheet No. 2*

(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]
Concho Valley Door 610 Art Street San Angelo, Tx 76903		Products and Services		<b>\$3,152.81</b>
Platinum Cap 1245 S Main St Ste 100 Grapevine, TX 76051		Unknown Loan Type		<b>\$3,036.00</b>
Mary H. Contreras 5506 S. Loop 306 San Angelo, TX 76905		Judgement # S1375J4		<b>\$2,279.00</b>
San Angelo Security 1013 Beauregard San Angelo, TX 76901		Services		<b>\$2,000.00</b>
Superior Services 2210 Austin San Angelo, TX 76903		Services		<b>\$1,368.64</b>
Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091		Credit Card		<b>\$1,180.00</b>
Angelo Water Service 1007 N. Chadbourne San Angelo, TX 76903		Services		<b>\$971.63</b>

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

*Continuation Sheet No. 3*

I 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: **10/06/2008** \_\_\_\_\_

Signature: **/s/ Mohammed Fayyaz Hayat**  
**Mohammed Fayyaz Hayat** \_\_\_\_\_

\_\_\_\_\_

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

IN RE: **Mohammed Fayyaz Hayat**

CASE NO

CHAPTER 11

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 10/06/2008

Signature /s/ Mohammed Fayyaz Hayat  
*Mohammed Fayyaz Hayat*

Date \_\_\_\_\_

Signature \_\_\_\_\_

A Better Choice Pest Control  
P O Box 359  
Tom Beacon, TX 75489

Afni, Inc.  
Attn: DP Recovery Support  
PO Box 3427  
Bloomington, IL 61702

Allen Price  
PO Box 2540  
San Angelo, TX 76904

America Halal Meat Processors Inc.  
1529 N Bell Street  
San Angelo, TX 76901

American Halal Meat Processors, Inc  
1529 N Bell Street  
San Angelo, TX 76903

Angelo Pools  
P O Box 3279  
San Angelo, TX 76903

Angelo Water Service  
1007 N. Chadbourne  
San Angelo, TX 76903

Arc Services  
Po Box 61123  
San Angelo, TX 76906

Asset Acceptance  
PO Box 2036  
Warren, MI 48090

Associated Bank  
1395 Commerce Drive  
Mendota Heights, MN 55120

Brad Haralson  
331 West Avenue B  
San Angelo, TX 76903

Capital 1 Bank  
Attn: C/O TSYS Debt Management  
PO Box 5155  
Norcross, GA 30091

CBE Group  
3362 University Avenue  
P.O. Box 900  
Waterloo, IA 50704-0900

Century 21 Professionals  
2437 College Hills  
San Angelo, TX 76904

Cherokee Bank  
607 Smith Avenue  
St. Paul, MN 55107

City-County FCU  
6160 Summit Drive  
Brooklyn Park, MN 55430

Concho Fence  
P O Box 62751  
San Angelo, TX 76906

Concho Propane  
8750 N. US HWY 87  
San Angelo, TX 76901

Concho Valley Door  
610 Art Street  
San Angelo, Tx 76903

Dana Erhlich  
P O Box 1831  
San Angelo, TX 76902

Eco Lab  
PO Box 70343  
Chicago, IL 60673-0343

Enhanced Recovery Corp  
8014 Bayberry Rd  
Jacksonville, FL 32256

Gemb/select Comfort  
Po Box 981439  
El Paso, TX 79998

Internal Revenue Service  
1100 Commerce Street  
MC 5024 Room 9A20  
Dallas, TX 75242

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

IRS  
Special Procedures  
1100 Commerce Street  
MC 5024 Room 9A20  
Dallas, Texas 75242

J W Johnson  
228 W Harris  
San Angelo, TX 76903



Kamran F Hayat  
814 University Avenue  
St. Paul, MN 55104

Law Office of Nancy Wurzman  
P O Box 864003  
Plano, TX 75086

Linebarger, Goggan, Blair & Sampson  
40 W. Twohig, Suite 303  
San Angelo, TX 76903

Mary H. Contreras  
5506 S. Loop 306  
San Angelo, TX 76905

Medi Comm Services  
5139 69th St  
Lubbock, TX 79424

Nissan Motor Company  
PO Box 650680  
Dallas, TX 75265-0680

Philip C. Vitek  
P O Box 684282  
Austin, TX 78768-4282

Platinum Cap  
1245 S Main St Ste 100  
Grapevine, TX 76051

Powersource Transportation, Inc.  
2023 Lafayette Court  
Griffith, IN 46319

Premium Asset Recovery  
PARC  
PO Box 1810  
Warren, MI 48090

Sallie Mae  
P.O. Box 4600  
Wilkes Barre, PA 18773-4600

Sam Allan  
225 W. Beauregard  
San Angelo, TX 76903

San Angelo Security  
1013 Beauregard  
San Angelo, TX 76901

SKG Engineering  
1122 S. Bryant  
San Angelo, TX 76903

Source Link  
3194 Executive Drive  
San Angelo, TX 76904

Springercoll  
876 7th St E  
Saint Paul, MN 55106

Superior Services  
2210 Austin  
San Angelo, TX 76903

Tom Green CAD  
2302 Pulliam  
San Angelo, TX 76902

Toyota Motor Credit  
PO Box 4102  
Carol Stream, IL 60197-4102

U.S. Attorney for the N.D. of Texas  
1100 Commerce Room 16G28  
Dallas, TX 75242

United Central Bank  
c/o Laura L. Worsham  
8828 Greenville, Ave  
Dallas, TX 75243

United National Insurance  
2201 Caroline  
Houston, TX 77002

US Bank  
P.O. Box 6345  
Fargo, ND 58125-6345

WA-MU Tax Processing Center  
4910 Rivergrade Road, Ste 301  
Irwindale, CA 91706

Washinton Mutual  
PO Box 44016  
Jacksonville, FL 32231

West Central Wireless  
PO Box 751  
San Angelo, TX 76902-0751

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

IN RE:  
**Mohammed Fayyaz Hayat**

CHAPTER 11

DEBTOR(S)

CASE NO

**LIST OF EQUITY SECURITY HOLDERS**

Registered Name of Holder of Security Last Known Address or Place of Business	Class of Security	Number Registered	Kind of Interest Registered
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B22B (Official Form 22B) (Chapter 11) (01/08)

In re: Mohammed Fayyaz Hayat

Case Number:

### CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>														
	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input checked="" type="checkbox"/> Married, not filing jointly. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p>													
1	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			<b>Column A</b>	<b>Column B</b>									
			<b>Debtor's Income</b>	<b>Spouse's Income</b>										
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			<b>\$20,000.00</b>										
3	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>			a.	Gross receipts	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from Line a.	<b>\$0.00</b>	
a.	Gross receipts	\$0.00												
b.	Ordinary and necessary business expenses	\$0.00												
c.	Business income	Subtract Line b from Line a.												
4	<p><b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>			a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a.	<b>\$0.00</b>	
a.	Gross receipts	\$0.00												
b.	Ordinary and necessary operating expenses	\$0.00												
c.	Rent and other real property income	Subtract Line b from Line a.												
5	<b>Interest, dividends, and royalties.</b>			<b>\$0.00</b>										
6	<b>Pension and retirement income.</b>			<b>\$0.00</b>										
7	<p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>			<b>\$0.00</b>										
8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 50%; padding: 2px;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 25%; text-align: center; padding: 2px;">Debtor</td> <td style="width: 25%; text-align: center; padding: 2px;">Spouse</td> </tr> <tr> <td></td> <td style="text-align: center; padding: 2px;"><b>\$0.00</b></td> <td></td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse		<b>\$0.00</b>		<b>\$0.00</b>				
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse												
	<b>\$0.00</b>													
9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> </table>			a.			b.			<b>\$0.00</b>				
a.														
b.														

B22B (Official Form 22B) (Chapter 11) (01/08)

10	<b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	<b>\$20,000.00</b>	
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	<b>\$20,000.00</b>	

**Part II: VERIFICATION**

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct.  <i>(If this is a joint case, both debtors must sign.)</i></p>		
	Date: <u>10/06/2008</u>	Signature: <u>/s/ Mohammed Fayyaz Hayat</u> (Debtor)	
	Date: _____	Signature: _____ (Joint Debtor, if any)	