

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): **Lerma, Joe L.**
Name of Joint Debtor (Spouse) (Last, First, Middle): **Lerma, Patricia R.**

All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): **aka Jose L. Lerma; dba Joe L. Lerma, Ph.D.**
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./Complete EIN or other Tax I.D. No. (if more than one, state all): **xxx-xx-1796 74-2600763**
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): **xxx-xx-8621**

Street Address of Debtor (No. & Street, City, and State): **2818 Archmont Drive Corpus Christi, TX**
Street Address of Joint Debtor (No. & Street, City, and State): **2818 Archmont Drive Corpus Christi, TX**
ZIPCODE **78414**

County of Residence or of the Principal Place of Business: **Nueces**

Mailing Address of Debtor (if different from street address): **2818 Archmont Drive Corpus Christi, TX**
Mailing Address of Joint Debtor (if different from street address): **2818 Archmont Drive Corpus Christi, TX**
ZIPCODE **78414**

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

Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <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 provide the information requested below.) State type of entity:	Nature of Business (Check all applicable boxes.) <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 type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13
Filing Fee (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.		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business Chapter 11 Debtors Check one box: <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). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

Statistical/Administrative Information <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 1-49 50-99 100-199 200-999 1,000-5,000 5,001-10,000 10,001-25,000 25,001-50,000 50,001-100,000 OVER 100,000 <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Joe L. Lerma, Ph.D Lerma, Patricia R.
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Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p>X <u>/s/ William A. Whittle</u> 07/03/2006 William A. Whittle Date</p>
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<p style="text-align: center;">Exhibit C</p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>	<p style="text-align: center;">Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</p> <p><input type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of his petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing)</p>
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Information Regarding the Debtor (Check the Applicable Boxes)
Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property
Check all applicable boxes.

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
Name of landlord that obtained judgment:
Address of landlord:

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

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

Name of Debtor(s): **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

Signatures

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

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

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

X /s/ Joe L. Lerma, Ph.D
Joe L. Lerma, Ph.D

X /s/ Lerma, Patricia R.
Lerma, Patricia R.

Telephone Number (If not represented by an attorney)
07/03/2006
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney

X /s/ William A. Whittle
William A. Whittle Bar No. **2147000**

The Whittle Law Firm, PLLC
402 Atrium Plaza I
5151 Flynn Parkway
Corpus Christi, Texas 78411

Phone No. **(361) 887-6993** Fax No **(361) 887-6999**
07/03/2006
Date

Signature of Non-Attorney 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 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

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

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

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 _____

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).

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

CASE NO

CHAPTER 11

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
2818 Archmont Homestead 2818 Archmont Dr. Corpus Christi, TX 78414 Bent Tree Lot 5 Block 3	fee simple	C	\$375,000.00	\$238,776.76
6702 Everhart 101 Rental The Gardens Everhart Condo Phase III Unit 101 Bldg P & .45 Percent Int in GCE	fee simple	C	\$34,340.00	\$0.00

Total: \$409,340.00

(Report also on Summary of Schedules)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

CASE NO

CHAPTER 11

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	C	\$70.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Joe L. Lerma Ph D - 60003914 American Bank - Business Frost Bank - Personal Dr. & Mrs. Joe L. Lerma 292026600	C C	\$0.00 \$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Master Bedroom: King Mahogany bed, mattress, two nightstands, armoire, dresser with mirror, tall boy, sofa, two cherry plant stands Formal Dining Room: Mahogany China cabinet, buffet, server, table with six chairs Formal Living Room: Sofa, chair and ottoman, two end tables, five-piece oak entertainment center, oak hall tree Kitchen: Oak small writing desk, oak table with four chairs Back Foyer: three-drawer Bombay chest, mirror with gold frame Laundry Room: Washer, dryer, small refrigerator Bedroom #1: Twin, wrought iron bed, dresser with mirror, armoire, round table with table cloth, desk and chair Bedroom #2: Twin trundle bed, dresser, night stand Study: Three-piece cherry wall unit, cherry computer desk,	C C C C C C C C C C	\$405.00 \$400.00 \$270.00 \$75.00 \$35.00 \$165.00 \$75.00 \$25.00 \$160.00
Total >				\$1,680.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

CASE NO

CHAPTER **11**

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
		one chair		
		Den: Two love seat sleepers with books upholstery	C	\$200.00
		Bedroom #3: Queen size mattress and box spring, treadmill and office chair	C	\$155.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Photos	C	\$100.00
6. Wearing apparel.		His Clothing	C	\$500.00
		Her Clothing	C	\$1,000.00
7. Furs and jewelry.		Rolex Watch	C	\$5,000.00
		Rings	C	\$4,000.00
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			
Total >				\$12,635.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER **11**

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
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Joe L. Lerma Ph D	C	\$0.00
14. Interests in partnerships or joint ventures. Itemize.		Kim Cox	C	\$0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Debts owed to Debtors - Deposit on Windows that were never delivered	C	\$6,500.00
Total >				\$19,135.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER **11**

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
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Toyota Celica	C	\$1,700.00
		1997 Mercedes-Benz 280C	C	\$7,250.00
Total >				\$98,635.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

CASE NO

CHAPTER **11**

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

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
		2003 Mercedes-Benz 500SL	C	\$70,550.00
		1999 Mercedes-Benz SLK RD	C	\$30,725.00
		2000 Toyota Tundra	C	\$7,878.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Waiting Room: Six chairs, Three-piece cherry entertainment center, and two cherry end tables	C	\$105.00
		Receptionist Area: File cabinet, rool top desk, typewriter, HP computer, HP printer/copier/fax machine, telephone, and two office chairs	C	\$230.00
		Dr. Lerma's Office: Mahogany Executive desk, credenza with hutch, desk chair, two chairs, and cherry plant stand	C	\$200.00
		Testing Room #1: Light Oak testing table, desk chair, two light oak chairs	C	\$25.00
		Testing Room #2: Light Oak testing table, desk chair, two light oak chairs	C	\$55.00
		Neuropsychological Test Room: Two-piece cherry wall unit, cherry printer stand, Halstead-Reitan Category Test Unit, Mahogany lateral two-drawer file	C	\$200.00
		Dr. Lerma's Therapy Office: Sofa, Wing back chair, Five-piece walnut entertainment center, and walnut end table	C	\$325.00
		Extra office: loveseat, wing back chair, end table, coffee table	C	\$150.00
Total >				\$138,828.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

CASE NO

CHAPTER **11**

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

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
		Billing office: 2 L-shaped computer workstations, 2 2-drawer lateral files, 2 HP computers with HP printers	C	\$300.00
		Small Storage Room: 3 Hon 4-drawer file cabinets	C	\$75.00
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.		Debts owed to Debtors - 90+ days past due accounts	C	\$130,000.00
		Debts owed to Debtors - Agreed Judgment against Loice Kirkwood, Indiv. and d/b/a Kirkwood Construction Co.	C	\$7,448.05
Total >				\$276,351.05

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2818 Archmont Homestead 2818 Archmont Dr. Corpus Christi, TX 78414 Bent Tree Lot 5 Block 3	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	\$136,223.24	\$375,000.00
Master Bedroom: King Mahogany bed, mattress, two nightstands, armoire, dresser with mirror, tall boy, sofa, two cherry plant stands	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$405.00	\$405.00
Formal Dining Room: Mahogany China cabinet, buffet, server, table with six chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$400.00	\$400.00
Formal Living Room: Sofa, chair and ottoman, two end tables, five-piece oak entertainment center, oak hall tree	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$270.00	\$270.00
Kitchen: Oak small writing desk, oak table with four chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$75.00	\$75.00
Back Foyer: three-drawer Bombay chest, mirror with gold frame	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$35.00	\$35.00
Laundry Room: Washer, dryer, small refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$165.00	\$165.00
Bedroom #1: Twin, wrought iron bed, dresser with mirror, armoire, round table with table cloth, desk and chair	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$75.00	\$75.00
		\$137,648.24	\$376,425.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Bedroom #2: Twin trundle bed, dresser, night stand	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$25.00	\$25.00
Study: Three-piece cherry wall unit, cherry computer desk, one chair	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$160.00	\$160.00
Den: Two love seat sleepers with books upholstery	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Bedroom #3: Queen size mattress and box spring, treadmill and office chair	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$155.00	\$155.00
Books, Photos	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
His Clothing	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$500.00	\$500.00
Her Clothing	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$1,000.00	\$1,000.00
Rolex Watch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$5,000.00	\$5,000.00
Rings	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$4,000.00	\$4,000.00
2003 Mercedes-Benz 500SL	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$550.00	\$70,550.00
1999 Mercedes-Benz SLK RD	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$21,285.17	\$30,725.00
2000 Toyota Tundra	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$2,301.00	\$7,878.00
Waiting Room: Six chairs, Three-piece cherry entertainment center, and two cherry end tables	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$105.00	\$105.00
		\$173,029.41	\$496,823.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Receptionist Area: File cabinet, rool top desk, typewriter, HP computer, HP printer/copier/fax machine, telephone, and two office chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$230.00	\$230.00
Dr. Lerma's Office: Mahogany Executive desk, credenza with hutch, desk chair, two chairs, and cherry plant stand	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$200.00	\$200.00
Testing Room #1: Light Oak testing table, desk chair, two light oak chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$25.00	\$25.00
Testing Room #2: Light Oak testing table, desk chair, two light oak chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$55.00	\$55.00
Neuropsychological Test Room: Two-piece cherry wall unit, cherry printer stand, Halstead-Reitan Category Test Unit, Mahogany lateral two-drawer file	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$200.00	\$200.00
Dr. Lerma's Therapy Office: Sofa, Wing back chair, Five-piece walnut entertainment center, and walnut end table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$325.00	\$325.00
Extra office: loveseat, wing back chair, end table, coffee table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$150.00	\$150.00
Billing office: 2 L-shaped computer workstations, 2 2-drawer lateral files, 2 HP computers with HP printers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$300.00	\$300.00
Small Storage Room: 3 Hon 4-drawer file cabinets	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$75.00	\$75.00
		\$174,589.41	\$498,383.00

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 ACCOUNT NUMBER	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 #: xxx-xxxxx x3354 American Bank South PO Box 6469 Corpus Christi, TX 78466-6469	C	DATE INCURRED: Unknown NATURE OF LIEN: Purchase Money COLLATERAL: 1999 Mercedes-Benz SLK RD REMARKS: VALUE: \$30,725.00				\$9,439.83	
ACCT #: xxxxx7596 Countrywide Home Loans P. O. Box 650070 Dallas, Texas 75265-0070	C	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: Homestead REMARKS: VALUE: \$375,000.00				\$238,776.76	
ACCT #: xxxxxx1301 Mercedes- Benz Credit PO Box 9001880 Louisville, KY 40290-1880	C	DATE INCURRED: 06/19/2003 NATURE OF LIEN: Purchase Money COLLATERAL: Automobile REMARKS: VALUE: \$70,000.00				\$43,012.00	
ACCT #: xxxxxx9510 Mercedes-Benz P. O. Box 9001921 Louisville, KY 40290-1921	C	DATE INCURRED: 11/1997 NATURE OF LIEN: Line of Credit COLLATERAL: 1997 Mercedes-Benz 280C REMARKS: VALUE: \$7,250.00				\$3,077.00	
ACCT #: xxxx9001 Navy Army Federal Credit Union PO Box 81349 Corpus Christi, TX 78468-1349	C	DATE INCURRED: 9/13/2005 NATURE OF LIEN: Purchase Money COLLATERAL: 2000 Toyota Tundra REMARKS: VALUE: \$0.00				\$5,577.00	\$5,577.00

No continuation sheets attached

Subtotal (Total of this Page) > **\$299,882.59**
 Total (Use only on last page) > **\$299,882.59**

(Report total also on Summary of Schedules)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

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 \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

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

Certain farmers and fishermen

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

Deposits by individuals

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

Taxes and Certain Other Debts Owed to Governmental Units

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

Commitments to Maintain the Capital of an Insured Depository Institution

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

Claims for Death or Personal Injury While Debtor Was Intoxicated

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

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. Secs. 326, 328, 329 and 330.

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

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO _____
 (If Known)

CHAPTER **11**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Continuation Sheet No. 1

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: xxxx xx-xx-xxxx xxx-xx-1796 Internal Revenue Service P. O. Box 105416 Atlanta, GA 30348-5416	C	DATE INCURRED: 12-31-2003 CONSIDERATION: 1040 Taxes REMARKS:				\$12,916.62	\$12,916.62
ACCT #: xxxx xx-xx-xxxx xxx-xx-1796 Internal Revenue Service P. O. Box 105416 Atlanta, GA 30348-5416	C	DATE INCURRED: 12-31-2004 CONSIDERATION: 1040 Taxes REMARKS:				\$35,896.75	\$35,896.75
Total for this Page (Subtotal) >						\$48,813.37	\$48,813.37
Running Total >						\$48,813.37	\$48,813.37

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	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 #: xxxx-xxxx-xxxx-3580 Bank of America P. O. Box 650260 Dallas, Texas 75265-0260	C	DATE INCURRED: 08/16/2005 CONSIDERATION: Credit Card REMARKS: Hers				\$2,202.00
ACCT #: xxxxxxxx6440 Capital One 11011 W. Broad St. Glen Allen, VA 23060-5937	C	DATE INCURRED: 03/03/2000 CONSIDERATION: Credit Card REMARKS:				\$1,336.00
ACCT #: xxxxxxxx4337 Capital One 11011 W. Broad St. Glen Allen, VA 23060-5937	C	DATE INCURRED: 12/24/1999 CONSIDERATION: Credit Card REMARKS:				\$979.00
ACCT #: xxxx-xxxx-xxxx-1203 Capital One - Business PO Box 650010 Dallas, TX 75265-0010	C	DATE INCURRED: Unknown CONSIDERATION: Credit Card REMARKS:				\$192.00
ACCT #: xxxx-xxxx-xxxx-9785 Capital One Master Card P. O. Box 70884 Charlotte, NC 28272-0884	C	DATE INCURRED: Unknown CONSIDERATION: Credit Card REMARKS:				\$928.26
ACCT #: xxxx-xxxx-xxxx-5318 Capital One Visa P. O. Box 70884 Charlotte, NC 28272-0884	C	DATE INCURRED: Unknown CONSIDERATION: Credit Card REMARKS:				\$1,178.80
ACCT #: xxxxx3290 Citgo Oil/Citibank P. O. Box 6003 Hagerstown, MD 21747	C	DATE INCURRED: 12/05/2001 CONSIDERATION: Credit Card REMARKS:				\$924.00
Subtotal >						\$7,740.06
Total (Use only on last page of the completed Schedule F) >						

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 1

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	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 #: xxxxxxxxxxxx8677 Citibank USA P. O. Box 6003 Hagerstown, MD 21747	C	DATE INCURRED: 03/20/2002 CONSIDERATION: Credit Card REMARKS:				\$1,272.00
ACCT #: xxxxxxxx3034 Citibank USA Sears P. O. Box 6189 Sioux Falls, SD 57117	C	DATE INCURRED: 04/01/1997 CONSIDERATION: Credit Card REMARKS:				\$3,833.00
ACCT #: 9394 Coastal Bend Surgery Center Po Box 270660 Corpus Christi, TX 78427	C	DATE INCURRED: Unknown CONSIDERATION: Medical REMARKS:				\$300.00
ACCT #: xxxx xxxx xxxx xxx3 037 Dell Preferred Account P. O. Box 6403 Carol Stream, Il 60197-6403	C	DATE INCURRED: 05/08/2004 CONSIDERATION: Line of Credit REMARKS:				\$301.86
ACCT #: xxxx-xxxx-xxxx-5037 Discover PO BOX 30395 Salt Lake City, UT 84130-0395	C	DATE INCURRED: Unknown CONSIDERATION: Credit Card REMARKS:				\$3,664.62
ACCT #: xxxxx5167 Foley's P. o. Box 94508 Cleveland, OH 44101-4508	C	DATE INCURRED: 09/01/1997 CONSIDERATION: Credit Card REMARKS:				\$182.00
ACCT #: xxxxxxxxxxxxxx9001 Frost National Bank PO Box 2270 San Antonio, TX 78298	C	DATE INCURRED: Unknown CONSIDERATION: Overdraft on closed account REMARKS: Overdraft - closed account				\$254.07
Subtotal >						\$9,807.55
Total (Use only on last page of the completed Schedule F) >						

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO _____
 (If Known)

CHAPTER **11**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 2

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	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 #: xxxx-xxxx-xxxx-8677 Home Depot PO Box 6028 The Lakes, NV 88901-6028	C	DATE INCURRED: Unknown CONSIDERATION: Credit Card REMARKS:				\$1,430.23
ACCT #: xxxxxxxxxxx7047 KK Company 3201 Cherry Ridge, Ste. 300 San Antonio, Texas 78230	C	DATE INCURRED: 03/2002 CONSIDERATION: Collecting for - Gulf Coast Medical Group CC REMARKS:				\$199.00
ACCT #: xxxx xxxx xxx5246 Lowe's P. O. Box 530914 Atlanta, GA 30353-0914	C	DATE INCURRED: Unknown CONSIDERATION: Credit Card REMARKS:				\$1,664.00
ACCT #: 0626 Sears Gold Master Card Po Box 6563 The Lakes, NV 88901-6563	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,679.17
ACCT #: x-xxx-xxx-x54-90 Target Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459-0231	C	DATE INCURRED: 11/28/1995 CONSIDERATION: Credit Card REMARKS:				\$131.00
ACCT #: xx-xxx-x532-8 Texaco Processing Center Des Moines, IA 50359-0001	C	DATE INCURRED: 08/24/1995 CONSIDERATION: Credit Card REMARKS:				\$1,756.00
ACCT #: xxxx-xxxx-xxxx-3527 Washington Mutual Card Services Providian Master Card P. O. Box 660487 Dallas, Texas 75266-0487	C	DATE INCURRED: 11/16/1999 CONSIDERATION: Credit Card REMARKS: Closed account from years ago				\$3,778.00
Subtotal >						\$12,637.40
Total (Use only on last page of the completed Schedule F) >						

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO _____
 (If Known)

CHAPTER **11**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 3

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	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 #: xxxxxxx8101 World Acceptance Corp PO Box 6429 Greenville SC 29606	C	DATE INCURRED: 07/23/2005 CONSIDERATION: Line of Credit REMARKS:				\$152.00
Subtotal >						\$152.00
Total (Use only on last page of the completed Schedule F) >						\$30,337.01

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

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CHAPTER 11

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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.
Unknown	Lease on Business Contract to be ASSUMED

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER **11**

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Joe L. Lerma, Ph.D**
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CHAPTER 11

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	Dependents of Debtor and Spouse			
	Relationship: Daughter	Age: 19	Relationship:	Age:
Employment	Debtor		Spouse	
Occupation	Psychologist		Office Manager	
Name of Employer	Self-Employed		Joe L. Lerma, Ph.D.	
How Long Employed	23+ years		19+ years	
Address of Employer	5425 S. Staples Corpus Christi, Texas 78411		5425 S. Staples Corpus Christi, Texas 78411	

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$3,000.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$3,000.00	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$225.04	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (specify) _____	\$0.00	\$0.00
h. Other (specify) _____	\$0.00	\$0.00
i. Other (specify) _____	\$0.00	\$0.00
j. Other (specify) _____	\$0.00	\$0.00
k. Other (specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$225.04	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,774.96	\$0.00
7. Regular income from operation of business or profession or farm (attach detailed stmt)	\$12,413.39	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above.	\$0.00	\$0.00
11. Social Security or government assistance (specify)	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (specify)		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$12,413.39	\$0.00
15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$15,188.35	\$0.00
16. TOTAL COMBINED MONTHLY INCOME: \$15,188.35		

(Report also on Summary of Schedules)

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

Debtor anticipates collecting on aged accounts receivable, increase his present level of business, and selling unneeded assets.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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IN RE: **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

CASE NO

CHAPTER 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$409,340.00			
B - Personal Property	Yes	6	\$276,351.05			
C - Property Claimed as Exempt	Yes	3				
D - Creditors Holding Secured Claims	Yes	1			\$299,882.59	
E - Creditors Holding Unsecured Priority Claims	Yes	2			\$48,813.37	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$30,337.01	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$15,188.35
J - Current Expenditures of Individual Debtor(s)	No	2				\$22,013.29
Total >			\$685,691.05	\$379,032.97		

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

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CHAPTER 11

**Statistical Summary of Certain Liabilities (28 U.S.C. § 159)
[Individual Debtors Only]**

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$48,813.37
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$48,813.37

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

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION

IN RE: Joe L. Lerma, Ph.D
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CHAPTER 11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 07/03/2006

Signature /s/ Joe L. Lerma, Ph.D
Joe L. Lerma, Ph.D

Date 07/03/2006

Signature /s/ Lerma, Patricia R.
Lerma, Patricia R.

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

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CHAPTER **11**

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
\$111.00	psychology practice for 2005
\$148,951.00	psychology practice for 2004

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	rental income for 2004
\$0.00	rental income for 2005

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 if the aggregate value of all property that constitutes or is affected by such transfer is not 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
none			

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
none			

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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IN RE: **Joe L. Lerma, Ph.D
Lerma, Patricia R.**

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CHAPTER **11**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
none			

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
No. 05-2368-C Joe L. Lerma and Patricia R. Lerma v. Loice Kirkwood dba Kirkwood Construction Co. and Associated Materials Incorporated dba Allside, Inc.	DTPA suit	94th District Court, Nueces County, Texas	Agreed Judgment for Debtor for \$7448.05 plus attorneys fees on 9/7/2005

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
None		

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
None		

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None		

**UNITED STATES BANKRUPTCY COURT
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CHAPTER **11**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
None			

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
None			

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
None		

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
The Whittle Law Firm, PLLC 412 Atrium Plaza I 5151 Flynn Parkway Corpus Christi, TX 78411	05/30/2006	\$2,030.00 legal fees and costs

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
None		

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SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

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CHAPTER **11**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
None		

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
Frost National Bank P.O.Box 2270 San Antonio Texas 78298-2270	9001 Balance of -\$254.00	2005

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
None			

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
None		

14. Property held for another person

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
None		

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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

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

Not Applicable

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.

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.

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SOUTHERN DISTRICT OF TEXAS
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CHAPTER **11**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

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
SOC. SEC. NO. / COMPLETE EIN OR OTHER
TAXPAYER I.D. NO.**

NATURE OF BUSINESS

**BEGINNING AND ENDING
DATES**

**Joe L. Lerma, PhD, LSSP, MS
Psychologist
5425 S.Staples
Corpus Christi, TX 78411
74-621112**

Psychologist

all times

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

none

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.

NAME AND ADDRESS

DATES SERVICES RENDERED

none

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

Debtor

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CHAPTER 11

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS
place info here

DATE ISSUED

20. Inventories

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

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.

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.

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CHAPTER 11

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 7

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 07/03/2006

Signature /s/ Joe L. Lerma, Ph.D
of Debtor Joe L. Lerma, Ph.D

Date 07/03/2006

Signature /s/ Lerma, Patricia R.
of Joint Debtor Lerma, Patricia R.
(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. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

**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 (\$155 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$209)

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 (\$155 filing fee, \$39 administrative fee: Total fee \$194)

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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IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

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 (\$800 filing fee, \$39 administrative fee: Total fee \$839)

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

/s/ William A. Whittle

William A. Whittle, Attorney for Debtor(s)
Bar No.: 2147000
The Whittle Law Firm, PLLC
402 Atrium Plaza I
5151 Flynn Parkway
Corpus Christi, Texas 78411
Phone: (361) 887-6993
Fax: (361) 887-6999

Certificate of the Debtor

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

Joe L. Lerma, Ph.D
Lerma, Patricia R.
Printed Name(s) of Debtor(s)
Case No. (if known) _____

X /s/ Joe L. Lerma, Ph.D **07/03/2006**
Signature of Debtor Date
X /s/ Lerma, Patricia R. **07/03/2006**
Signature of Joint Debtor (if any) Date

**UNITED STATES BANKRUPTCY COURT
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CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

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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:	Hourly: Estimated Total	<u>\$15,000.00</u>
Prior to the filing of this statement I have received:		<u>\$2,030.00</u>
Balance Due:	Hourly: Approximately	<u>\$12,970.00</u>

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

Debtor Other (specify)

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

Debtor Other (specify)

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

I have agreed to share the above-disclosed compensation with 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.

07/03/2006

Date

/s/ William A. Whittle

William A. Whittle
The Whittle Law Firm, PLLC
402 Atrium Plaza I
5151 Flynn Parkway
Corpus Christi, Texas 78411
Phone: (361) 887-6993 / Fax: (361) 887-6999

Bar No. 2147000

/s/ Joe L. Lerma, Ph.D
Joe L. Lerma, Ph.D

/s/ Lerma, Patricia R.
Lerma, Patricia R.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

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)
Internal Revenue Service P. O. Box 105416 Atlanta, GA 30348-5416		1040 Taxes		\$35,896.75
The Whittle Law Firm, PLLC 412 Atrium Plaza I 5151 Flynn Parkway Corpus Christi, TX 78411		Attorney Fees		\$12,970.00
Internal Revenue Service P. O. Box 105416 Atlanta, GA 30348-5416		1040 Taxes		\$12,916.62
Navy Army Federal Credit Union PO Box 81349 Corpus Christi, TX 78468-1349		Purchase Money		\$5,577.00 Value: \$0.00
Cit bank USA Sears P. O. Box 6189 Sioux Falls, SD 57117		Credit Card		\$3,833.00
Washington Mutual Card Services Providian Master Card P. O. Box 660487 Dallas, Texas 75266-0487		Credit Card		\$3,778.00

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Lerma, Patricia R.

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CHAPTER 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 1

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)
Sears Gold Master Card Po Box 6563 The Lakes, NV 88901-6563		Credit Card		\$3,679.17
Discover PO BOX 30395 Salt Lake City, UT 84130-0395		Credit Card		\$3,664.62
Bank of America P. O. Box 650260 Dallas, Texas 75265-0260		Credit Card		\$2,202.00
Texaco Processing Center Des Moines, IA 50359-0001		Credit Card		\$1,756.00
Lowe's P. O. Box 530914 Atlanta, GA 30353-0914		Credit Card		\$1,664.00
Home Depot PO Box 6028 The Lakes, NV 88901-6028		Credit Card		\$1,430.23
Capital One 11011 W. Broad St. Glen Allen, VA 23060-5937		Credit Card		\$1,336.00

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IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 2

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)
Cit bank USA P. O. Box 6003 Hagerstown, MD 21747		Credit Card		\$1,272.00
Capital One Visa P. O. Box 70884 Charlotte, NC 28272-0884		Credit Card		\$1,178.80
Capital One 11011 W. Broad St. Glen Allen, VA 23060-5937		Credit Card		\$979.00
Capital One Master Card P. O. Box 70884 Charlotte, NC 28272-0884		Credit Card		\$928.26
Citgo Oil/Cit bank P. O. Box 6003 Hagerstown, MD 21747		Credit Card		\$924.00
Dell Preferred Account P. O. Box 6403 Carol Stream, IL 60197-6403		Line of Credit		\$301.86
Coastal Bend Surgery Center Po Box 270660 Corpus Christi, TX 78427		Medical		\$300.00

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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: **07/03/2006** _____

Signature: **/s/ Joe L. Lerma, Ph.D**
Joe L. Lerma, Ph.D

/s/ Lerma, Patricia R.
Lerma, Patricia R.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

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 07/03/2006

Signature /s/ Joe L. Lerma, Ph.D
Joe L. Lerma, Ph.D

Date 07/03/2006

Signature /s/ Lerma, Patricia R.
Lerma, Patricia R.

Debtor(s): **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

Case No:
Chapter: 11

SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION

American Bank South
PO Box 6469
Corpus Christi, TX 78466-6469

Countrywide Home Loans
P. O. Box 650070
Dallas, Texas 75265-0070

Mercedes- Benz Credit
PO Box 9001880
Louisville, KY 40290-1880

Bank of America
P. O. Box 650260
Dallas, Texas 75265-0260

Dell Preferred Account
P. O. Box 6403
Carol Stream, Il 60197-6403

Mercedes-Benz
P. O. Box 9001921
Louisville, KY 40290-1921

Capital One
11011 W. Broad St.
Glen Allen, VA 23060-5937

Discover
PO BOX 30395
Salt Lake City, UT 84130-0395

Navy Army Federal Credit Union
PO Box 81349
Corpus Christi, TX 78468-1349

Capital One - Business
PO Box 650010
Dallas, TX 75265-0010

Foley's
P. o. Box 94508
Cleveland, OH 44101-4508

Sears Gold Master Card
Po Box 6563
The Lakes, NV 88901-6563

Capital One Master Card
P. O. Box 70884
Charlotte, NC 28272-0884

Frost National Bank
PO Box 2270
San Antonio, TX 78298

Target
Retailers National Bank
P.O. Box 59231
Minneapolis, MN 55459-0231

Capital One Visa
P. O. Box 70884
Charlotte, NC 28272-0884

Home Depot
PO Box 6028
The Lakes, NV 88901-6028

Texaco
Processing Center
Des Moines, IA 50359-0001

Citgo Oil/Citibank
P. O. Box 6003
Hagerstown, MD 21747

Internal Revenue Service
P. O. Box 105416
Atlanta, GA 30348-5416

United States Trustee
606 N. Carancahua St.
Corpus Christi, TX 78476

Citibank USA
P. O. Box 6003
Hagerstown, MD 21747

Internal Revenue Service
300 E. 8th St.
Stop 5026AUS
Austin, TX 78701

Unknown

Citibank USA Sears
P. O. Box 6189
Sioux Falls, SD 57117

KK Company
3201 Cherry Ridge, Ste. 300
San Antonio, Texas 78230

Washington Mutual Card Services
Providian Master Card
P. O. Box 660487
Dallas, Texas 75266-0487

Coastal Bend Surgery Center
Po Box 270660
Corpus Christi, TX 78427

Lowe's
P. O. Box 530914
Atlanta, GA 30353-0914

World Acceptance Corp
PO Box 6429
Greenville SC 29606

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE:
**Joe L. Lerma, Ph.D
Lerma, Patricia R.**

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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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$409,340.00	\$238,776.76	\$170,563.24	\$136,223.24	\$34,340.00
1.	Cash on hand.	\$70.00	\$0.00	\$70.00	\$0.00	\$70.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$1,965.00	\$0.00	\$1,965.00	\$1,965.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00
6.	Wearing apparel.	\$1,500.00	\$0.00	\$1,500.00	\$1,500.00	\$0.00
7.	Furs and jewelry.	\$9,000.00	\$0.00	\$9,000.00	\$9,000.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$6,500.00	\$0.00	\$6,500.00	\$0.00	\$6,500.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$118,103.00	\$88,093.83	\$30,009.17	\$24,136.17	\$5,873.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$1,665.00	\$0.00	\$1,665.00	\$1,665.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$137,448.05	\$7,448.05	\$130,000.00	\$0.00	\$130,000.00
TOTALS:		\$685,691.05	\$334,318.64	\$351,372.41	\$174,589.41	\$176,783.00

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
(None)			
<u>Personal Property</u>			
(None)			
TOTALS:		\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
6702 Everhart 101 Rental	\$34,340.00	\$0.00	\$34,340.00	\$34,340.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

CASE NO

CHAPTER 11

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Personal Property

Cash	\$70.00		\$70.00	\$70.00
Debts owed to Debtors - Deposit on Windows that were never	\$6,500.00		\$6,500.00	\$6,500.00
1992 Toyota Celica	\$1,700.00	\$0.00	\$1,700.00	\$1,700.00
1997 Mercedes-Benz 280C	\$7,250.00	\$3,077.00	\$4,173.00	\$4,173.00
Debts owed to Debtors - 90+ days past due accounts	\$130,000.00	\$0.00	\$130,000.00	\$130,000.00
TOTALS:	\$179,860.00	\$3,077.00	\$176,783.00	\$176,783.00

Summary	
A. Gross Property Value (not including surrendered property)	\$685,691.05
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$685,691.05
D. Gross Amount of Encumbrances (not including surrendered property)	\$334,318.64
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$334,318.64
G. Total Equity (not including surrendered property) / (A-D)	\$351,372.41
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$351,372.41
J. Total Exemptions Claimed	\$174,589.41
K. Total Non-Exempt Property Remaining (G-J)	\$176,783.00

American Bank South
PO Box 6469
Corpus Christi, TX 78466-6469

Countrywide Home Loans
P. O. Box 650070
Dallas, Texas 75265-0070

Mercedes- Benz Credit
PO Box 9001880
Louisville, KY 40290-1880

Bank of America
P. O. Box 650260
Dallas, Texas 75265-0260

Dell Preferred Account
P. O. Box 6403
Carol Stream, Il 60197-6403

Mercedes-Benz
P. O. Box 9001921
Louisville, KY 40290-1921

Capital One
11011 W. Broad St.
Glen Allen, VA 23060-5937

Discover
PO BOX 30395
Salt Lake City, UT 84130-0395

Navy Army Federal Credit Union
PO Box 81349
Corpus Christi, TX 78468-1349

Capital One - Business
PO Box 650010
Dallas, TX 75265-0010

Foley's
P. o. Box 94508
Cleveland, OH 44101-4508

Sears Gold Master Card
Po Box 6563
The Lakes, NV 88901-6563

Capital One Master Card
P. O. Box 70884
Charlotte, NC 28272-0884

Frost National Bank
PO Box 2270
San Antonio, TX 78298

Target
Retailers National Bank
P.O. Box 59231
Minneapolis, MN 55459-0231

Capital One Visa
P. O. Box 70884
Charlotte, NC 28272-0884

Home Depot
PO Box 6028
The Lakes, NV 88901-6028

Texaco
Processing Center
Des Moines, IA 50359-0001

Citgo Oil/Citibank
P. O. Box 6003
Hagerstown, MD 21747

Internal Revenue Service
P. O. Box 105416
Atlanta, GA 30348-5416

United States Trustee
606 N. Carancahua St.
Corpus Christi, TX 78476

Citibank USA
P. O. Box 6003
Hagerstown, MD 21747

Internal Revenue Service
300 E. 8th St.
Stop 5026AUS
Austin, TX 78701

Unknown

Citibank USA Sears
P. O. Box 6189
Sioux Falls, SD 57117

KK Company
3201 Cherry Ridge, Ste. 300
San Antonio, Texas 78230

Washington Mutual Card
Services
Providian Master Card
P. O. Box 660487
Dallas, Texas 75266-0487

Coastal Bend Surgery Center
Po Box 270660
Corpus Christi, TX 78427

Lowe's
P. O. Box 530914
Atlanta, GA 30353-0914

World Acceptance Corp
PO Box 6429
Greenville SC 29606

William A. Whittle
The Whittle Law Firm, PLLC
402 Atrium Plaza I
5151 Flynn Parkway
Corpus Christi, Texas 78411
(361) 887-6993
Attorney for the Petitioner

2147000

UNITED STATES BANKRUPTCY COURT FOR THE

SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION

In re: Case No.:
Joe L. Lerma, Ph.D SSN: xxx-xx-1796
Lerma, Patricia R. SSN: xxx-xx-8621

Debtor(s)

Numbered Listing of Creditors

Address:

**2818 Archmont Drive
Corpus Christi, Texas 78414**

Chapter: 11

	Creditor name and mailing address	Category of claim	Amount of claim
1.	American Bank South PO Box 6469 Corpus Christi, TX 78466-6469 xxx-xxxx x3354	Secured Claim	\$9,439.83
2.	Bank of America P. O. Box 650260 Dallas, Texas 75265-0260 xxxx-xxxx-xxxx-3580	Unsecured Claim	\$2,202.00
3.	Capital One 11011 W. Broad St. Glen Allen, VA 23060-5937 xxxxxxxx6440	Unsecured Claim	\$1,336.00
4.	Capital One 11011 W. Broad St. Glen Allen, VA 23060-5937 xxxxxxxx4337	Unsecured Claim	\$979.00
5.	Capital One - Business PO Box 650010 Dallas, TX 75265-0010 xxxx-xxxx-xxxx-1203	Unsecured Claim	\$192.00
6.	Capital One Master Card P. O. Box 70884 Charlotte, NC 28272-0884 xxxx-xxxx-xxxx-9785	Unsecured Claim	\$928.26

in re: **Joe L. Lerma, Ph.D**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Capital One Visa P. O. Box 70884 Charlotte, NC 28272-0884 xxxx-xxxx-xxxx-5318	Unsecured Claim	\$1,178.80
8.	Citgo Oil/Citibank P. O. Box 6003 Hagerstown, MD 21747 xxxxx3290	Unsecured Claim	\$924.00
9.	Citibank USA P. O. Box 6003 Hagerstown, MD 21747 xxxxxxxxxxxx8677	Unsecured Claim	\$1,272.00
10.	Citibank USA Sears P. O. Box 6189 Sioux Falls, SD 57117 xxxxxxxx3034	Unsecured Claim	\$3,833.00
11.	Coastal Bend Surgery Center Po Box 270660 Corpus Christi, TX 78427 9394	Unsecured Claim	\$300.00
12.	Countrywide Home Loans P. O. Box 650070 Dallas, Texas 75265-0070 xxxxx7596	Secured Claim	\$238,776.76
13.	Dell Preferred Account P. O. Box 6403 Carol Stream, Il 60197-6403 xxxx xxxx xxxx xxx3 037	Unsecured Claim	\$301.86
14.	Discover PO BOX 30395 Salt Lake City, UT 84130-0395 xxxx-xxxx-xxxx-5037	Unsecured Claim	\$3,664.62
15.	Foley's P. o. Box 94508 Cleveland, OH 44101-4508 xxxxx5167	Unsecured Claim	\$182.00

in re: **Joe L. Lerma, Ph.D**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Frost National Bank PO Box 2270 San Antonio, TX 78298 xxxxxxxxxxxx9001	Unsecured Claim	\$254.07
17.	Home Depot PO Box 6028 The Lakes, NV 88901-6028 xxxx-xxxx-xxxx-8677	Unsecured Claim	\$1,430.23
18.	Internal Revenue Service P. O. Box 105416 Atlanta, GA 30348-5416 xxxx xx-xx-xxxx xxx-xx-1796	Priority Claim	\$12,916.62
19.	Internal Revenue Service P. O. Box 105416 Atlanta, GA 30348-5416 xxxx xx-xx-xxxx xxx-xx-1796	Priority Claim	\$35,896.75
20.	KK Company 3201 Cherry Ridge, Ste. 300 San Antonio, Texas 78230 xxxxxxxxxxx7047	Unsecured Claim	\$199.00
21.	Lowe's P. O. Box 530914 Atlanta, GA 30353-0914 xxxx xxxx xxx5246	Unsecured Claim	\$1,664.00
22.	Mercedes- Benz Credit PO Box 9001880 Louisville, KY 40290-1880 xxxxx1301	Secured Claim	\$43,012.00
23.	Mercedes-Benz P. O. Box 9001921 Louisville, KY 40290-1921 xxxxx9510	Secured Claim	\$3,077.00
24.	Navy Army Federal Credit Union PO Box 81349 Corpus Christi, TX 78468-1349 xxxx9001	Secured Claim	\$5,577.00

in re: **Joe L. Lerma, Ph.D**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
25.	Sears Gold Master Card Po Box 6563 The Lakes, NV 88901-6563 0626	Unsecured Claim	\$3,679.17
26.	Target Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459-0231 x-xxx-xxx-x54-90	Unsecured Claim	\$131.00
27.	Texaco Processing Center Des Moines, IA 50359-0001 xx-xxx-x532-8	Unsecured Claim	\$1,756.00
28.	The Whittle Law Firm, PLLC 412 Atrium Plaza I 5151 Flynn Parkway Corpus Christi, TX 78411	Priority Claim	\$12,970.00
29.	Washington Mutual Card Services Providian Master Card P. O. Box 660487 Dallas, Texas 75266-0487 xxxx-xxxx-xxxx-3527	Unsecured Claim	\$3,778.00
30.	World Acceptance Corp PO Box 6429 Greenville SC 29606 xxxxxxx8101	Unsecured Claim	\$152.00

in re: **Joe L. Lerma, Ph.D**

Debtor

Case No. (if known)

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Joe L. Lerma, Ph.D**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Joe L. Lerma, Ph.D Date: 07/03/2006
Joe L. Lerma, Ph.D

Spouse: /s/ Lerma, Patricia R. Date: 07/03/2006
Lerma, Patricia R.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (see 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Forms for each person.

FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

In re: **Joe L. Lerma, Ph.D**
Lerma, Patricia R.

Case No. _____

DEBTOR(S)

Address: **2818 Archmont Drive**
Corpus Christi, Texas 78414

Chapter **11**

Social Security No(s): xxx-xx-1796 / xxx-xx-8621
Employer's Tax Identification (EIN) No(s): 74-2600763

STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debtor (enter Last, First, Middle): **Lerma, Joe L.**
(Check the appropriate box and, if applicable, provide the required information.)

Debtor has a Social Security Number and it is:
(If more than one, state all.)

Debtor does not have a Social Security Number.

2. Name of Joint Debtor (enter Last, First, Middle): **Lerma, Patricia R.**
(Check the appropriate box and, if applicable, provide the required information.)

Joint Debtor has a Social Security Number and it is:
(If more than one, state all.)

Joint Debtor does not have a Social Security Number.

I declare under penalty of perjury that the foregoing is true and correct.

X /s/ Joe L. Lerma, Ph.D 07/03/2006
Joe L. Lerma, Ph.D Date
Signature of Debtor

X /s/ Lerma, Patricia R. 07/03/2006
Lerma, Patricia R. Date
Signature of Joint Debtor

** Joint debtors must provide information for both spouses.
Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.*