B1 (Official Form 1) (4/10/5e 10-37972	Document 1 File	ed in TXSE	3 on 09/07/	10 Page 1	of 7	
United States I Southern D Houstor	Bankruptcy Court istrict of Texas 1 Division	C				Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Turnage, Eric, B.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): Turnage, Amber, J.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): xxx-xx-9996		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): xxx-xx-2178				
Street Address of Debtor (No. & Street, City, and State): <b>17406 Aleutian Bay Court</b> <b>Humble, TX</b>		Street Address of Joint Debtor (No. & Street, City, and State): <b>17406 Aleutian Bay Court</b> <b>Humble, TX</b>				
County of Residence or of the Principal Place of Business:	CODE <b>77346</b>	ZIP CODE <b>77346</b> County of Residence or of the Principal Place of Business:				
		Harris County				
Mailing Address of Debtor (if different from street address)	):	Mailing Address of Joint Debtor (if different from street address):				
ZIP	CODE	İ	ZIP			)E
Location of Principal Assets of Business Debtor (if different	from street address above):				ZIP COD	NE .
Type of Debtor	Nature of Busi	iness	Char	pter of Bankruptcy		
<ul> <li>(Form of Organization) (Check one box.)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities,</li> </ul>				the Petition is Filed		
check this box and state type of entity below.)	<ul> <li>Clearing Bank</li> <li>✓ Other</li> <li>Tax-Exempt Exercise (Check box, if apple)</li> <li>Debtor is a tax-exempt of the Under Title 26 of the Under Title 26 of the Under Code (the Internal Reve</li> </ul>	olicable) organization inited States	Nature of Debts (Check one box)         □       Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose."       Debts are primarily business debts.			
Filing Fee (Check one box)	coue (ine internal internal			Se." Chapter 11 Debto	ors	
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (applicable to indisigned application for the court's consideration certifyin unable to pay fee except in installments. Rule 1006(b)</li> <li>Filing Fee waiver requested (applicable to chapter 7 in attach signed application for the court's consideration.</li> </ul>	<ul> <li>Check one box:</li> <li>Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Check if:</li> <li>Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).</li> <li>Check all applicable boxes</li> <li>A plan is being filed with this petition</li> <li>Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</li> </ul>					
<ul> <li>Statistical/Administrative Information</li> <li>❑ Debtor estimates that funds will be available for distrib</li> <li>☑ Debtor estimates that, after any exempt property is exc expenses paid, there will be no funds available for dist</li> </ul>	cluded and administrative	š.				THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors						
1-50-100-200-1,000-49991999995,000	5,001-10,001-25,010,00025,00050,0		Over 100,000			
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$50,000 \$100,000 \$500,000 \$1 to \$10 million million	to \$50 to \$100	,001 \$100,000,00 to \$500 million	D1 \$500,000,001 to \$1 billion	More than \$1 billion		
Sumated Liabilities         Image: Constraint of the system         Image: Constraint of the s	to \$50 to \$100	,001 \$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion	More than \$1 billion		

# B1 (Official Form 1) (4/Dese 10-37972 Document 1 Filed in TXSB on 09/07/10 Page 2 of 7 FORM B1, Page 2

Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Eric B. Turnage, Amber J. Turnage				
All Prior Bankruptcy Cases Filed Within La	st 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:			
Exhibit A       Exhibit B         (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.)       (To be completed if debtor is an individual whose debts are primarily consumer debts)         I, the attorney for the petitioner named in the foregoing petition, declare the have informed the petitioner that [he or she] may proceed under chapter 7, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to debtor the notice required by 11 U.S.C. § 342(b).         X       Not Applicable					
	Signature of Attorney for Debtor(s)	Date			
Exhibit C         Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?         Yes, and Exhibit C is attached and made a part of this petition.         No					
Ext	nibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse mus	t complete and attach a separate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made a part of this petition.					
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached and made	a part of this patition				
	ding the Debtor - Venue				
<ul> <li>(Check any applicable box)</li> <li>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.</li> </ul>					
There is a bankruptcy case concerning debtor's affiliate. general particular the second secon	There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included in this petition the deposit with the court of a filing of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certi	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

B1 (Official Form 1) (47) ase 10-37972 Document 1 File							
Voluntary Petition	Name of Debtor(s):						
(This page must be completed and filed in every case)	Eric B. Turnage, Amber J. Turnage						
Signatures							
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative						
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X s/ Eric B. Turnage Signature of Debtor Eric B. Turnage X s/ Amber J. Turnage Signature of Joint Debtor Amber J. Turnage	<ul> <li>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.</li> <li>(Check only <b>one</b> box.)</li> <li>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.</li> <li>Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</li> <li>X Not Applicable (Signature of Foreign Representative) </li> </ul>						
Telephone Number (If not represented by attorney) 9/7/2010	Date						
Date	Dute						
Signature of Attorney X /s/ Margaret M. McClure	Signature of Non-Attorney Petition Preparer						
Signature of Attorney for Debtor(s) Margaret M. McClure Bar No. 00787997 Printed Name of Attorney for Debtor(s) / Bar No. Law Office of Margaret M. McClure Firm Name 909 Fannin, Suite 3810 Houston, TX 77010 Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. <b>Not Applicable</b>						
713-659-1333 713-658-0334 Telephone Number	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.)						
9/7/2010 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address						
Signature of Debtor (Corporation/Partnership)	X Not Applicable						
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 the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>Not Applicable</u> Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	<ul> <li>Date</li> <li>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</li> <li>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.</li> <li>If more than one person prepared this document, attach to the appropriate official form for each person.</li> <li>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.</li> </ul>						
Date							

Case 10-37972 Document 1 Filed in TXSB on 09/07/10 Page 4 of 7

#### B 1D (Official Form 1, Exhibit D) (12/09)

#### UNITED STATES BANKRUPTCY COURT

#### **Southern District of Texas**

#### Houston Division

In re Eric B. Turnage Amber J. Turnage

Debtor(s)

Case No.

(if known)

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

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

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

☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

□ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

### Case 10-37972 Document 1 Filed in TXSB on 09/07/10 Page 5 of 7

#### B 1D (Official Form 1, Exh. D) (12/09) – Cont.

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: s/ Eric B. Turnage Eric B. Turnage

Date: 9/7/2010

Case 10-37972 Document 1 Filed in TXSB on 09/07/10 Page 6 of 7

B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

#### Southern District of Texas

Houston Division

In re Eric B. Turnage Amber J. Turnage

Debtor(s)

Case No.

(if known)

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

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□ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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# Case 10-37972 Document 1 Filed in TXSB on 09/07/10 Page 7 of 7

#### B 1D (Official Form 1, Exh. D) (12/09) – Cont.

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: s/ Amber J. Turnage Amber J. Turnage

Date: 9/7/2010