B1 (Official Form 1) (1/08)									
	ED STATES B WESTERN DIS WACO		JRT		Volu	oluntary Petition			
Name of Debtor (if individual, enter Last, First, M Koczka, Jimmy Randal	liddle):			Name of Joint Debtor (Spouse) (Last, First, Middle): Koczka, Marsha Roberta					
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): dba J & K Irrigation and Landscap				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-Taxpay than one, state all): xxx-xx-7032	yer I.D. (ITIN) No./C	complete EIN (if	fmore		.	ec. or Individual- xxx-xx-0256	••• • • •	No./Complete EIN (if more	
Street Address of Debtor (No. and Street, City, a 7450 Nolan Bluff Road Belton, TX	and State):			7450	Address of Joint D Nolan Bluff I on, TX		Street, City, and Sta	·	
		ZIP CODE 76513						ZIP CODE 76513	
County of Residence or of the Principal Place of Bell	f Business:			County Bell	of Residence or o	of the Principal P	lace of Business:		
Mailing Address of Debtor (if different from stree 7450 Nolan Bluff Road Belton, TX	et address):			7450	Address of Joint Nolan Bluff I n, TX	· ·	nt from street addre	55):	
		ZIP CODE 76513						ZIP CODE 76513	
Location of Principal Assets of Business Debtor	(if different from str	eet address ab	ove):						
								ZIP CODE	
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Form of Organization) (Check one box.) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Health Care Business Corporation (includes LLC and LLP) Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Chapter 11 Partnership Stockbroker Chapter 12 Chapter 13 Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank Other								
Filing Fee (Cheo Full Filing Fee attached.	ck one dox.)				k one box: bebtor is a small be	-	r 11 Debtors s defined by 11 U.S	.C. § 101(51D).	
 Filing Fee to be paid in installments (applic signed application for the court's considera unable to pay fee except in installments. F Filing Fee waiver requested (applicable to attach signed application for the court's consideration for the court's	ation certifying that a Rule 1006(b). See (chapter 7 individual	the debtor is Official Form 3A Is only). Must	Α.	Chec Chec in Chec	ebtor is not a sma k if: lebtor's aggregate lsiders or affiliates k all applicabl plan is being fileo	all business debt noncontigent liq) are less than \$2 e boxes: with this petition	tor as defined in 11 quidated debts (excl 2,190,000.	U.S.C. § 101(51D). uding debts owed to	
Statistical/Administrative Information					cceptances of the foreditors, in according to the foreditors, in according to the foregoing the fore			one or more classes	
Statistical/Administrative Information Debtor estimates that funds will be availab Debtor estimates that, after any exempt protection there will be no funds available for distribut	le for distribution to operty is excluded a	and administrati		ses paid,				THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors Image: 1-49 Image: 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		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 millio Estimated liabilities	\$1,000,001 on to \$10 million	10,000,001 to \$50 million	50,000 to \$100		100,000,001 to \$500 million	500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities 50 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 millio	\$1,000,001 on to \$10 million	10,000,001 to \$50 million	□ \$50,000 to \$100		100,000,001 to \$500 million	500,000,001 to \$1 billion	D More than \$1 billion		

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B1 (Official Form 1) (1/08)		Page 2
Voluntary Petition	Name of Debtor(s): Jimmy Randal	Koczka
(This page must be completed and filed in every case.)	Marsha Robert	ta Koczka
All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	ditional sheet.)
Location Where Filed:	Case Number:	Date Filed:
Western District Texas - Waco Division	07-60590	6/7/2007
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:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed i	ay proceed under chapter 7, 11, 12, or 13 xplained the relief available under each
	X	
	^	Date
Ex	↓ hibit C	Date
Does the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.		public health or safety?
Ex	hibit D	
(To be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and main If this is a joint petition:	ade a part of this petition.	separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attached	ed and made a part of this petition.	
	ling the Debtor - Venue	
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		strict for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Distr	ict.
Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defe or the interests of the parties will be served in regard to the relief soug	endant in an action or proceeding [in a	-
	des as a Tenant of Residential Prope	rty
(Check all age in the debtor for possession of debtor)	oplicable boxes.) s residence. (If box checked, complete	e the following.)
	Name of landlord that obtained judgme	ent)
-	Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are circ	,	Ild be permitted to cure the entire
monetary default that gave rise to the judgment for possession, after		•
Debtor has included in this petition the deposit with the court of any re petition.	nt that would become due during the 3	0-day period after the filing of the
Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. § 362(I)).	

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Page 3

Voluntary Petition	Name of Debtor(s): Jimmy Randal Koczka
(This page must be completed and filed in every case)	Marsha Roberta Koczka
Sigi	natures
Sign Sign Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Jimmy Randal Koczka Jimmy Randal Koczka Marsha Roberta Koczka	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
05/09/2008	
Date	Date
Signature of Attorney* X /s/ Erin B. Shank Erin B. Shank Bar No. 01572900 Erin B. Shank, P.C. 2309 Austin Avenue Waco, Texas 76701	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No. (254) 296-1161 Fax No. (254) 296-1165 05/09/2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	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.)
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.	Address X
Signature of Authorized Individual Printed Name of Authorized Individual	Date Signature of bankruptcy petiton 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.
Title of Authorized Individual Date	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.

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka

Case No.

(if known)

Debtor(s)

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

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

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

☑ 1. Within the 180 days **before the filing of my bankruptcy case**, 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**, received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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

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

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka

Case No.

(if known)

Debtor(s)

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

Continuation Sheet No. 1

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

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Jimmy Randal Koczka Jimmy Randal Koczka

Date: 05/09/2008

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka

Case No.

(if known)

Debtor(s)

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

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

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

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka

Case No.

(if known)

Debtor(s)

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

Continuation Sheet No. 1

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- 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/ Marsha Roberta Koczka Marsha Roberta Koczka

Date: 05/09/2008

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
7450 Nolan Bluff Rd, Belton, TX 76513-7042 consists of four acres	fee simple	υ	\$75,703.00	\$132,882.17
	Tot		\$75,703.00	

Case No.

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(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand	С	\$1,000.00
2. Checking, savings or other finan- cial accounts, certificates of deposit		Extraco Bank	с	\$69.00
or shares in banks, savings and loan, thrift, building and loan, and home-		First Texas Bank - Belton	С	\$80.00
stead associations, or credit unions, brokerage houses, or cooperatives.		National Bank	С	\$100.00
		National Bank (savings account)	С	\$240.00
3. Security deposits with public util- ities, telephone companies, land- lords, and others.	x			
4. Household goods and furnishings, including audio, video and computer		Couch	с	\$45.00
equipment.		Loveseat	с	\$30.00
		Chair	с	\$20.00
		End Tables	с	\$6.00
		Lamps	с	\$29.00
		Bookcases	с	\$50.00
		Ottoman	с	\$5.00
		Televisions	с	\$120.00
		VCR	с	\$10.00
		DVD	с	\$20.00
		Computer	с	\$180.00

SCHEDULE B - PERSONAL PROPERTY

Case No.

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(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Computer Desk	С	\$20.00
		Kitchen Table and Chairs	с	\$30.00
		Microwave	с	\$15.00
		Refridgerator	с	\$60.00
		Stove	с	\$60.00
		Washer and Dryer	с	\$70.00
		King Size Bed	с	\$100.00
		Full Size Bed	с	\$50.00
		Bedside Tables	с	\$15.00
		Dressers	с	\$50.00
		Chest of Drawers	с	\$60.00
		Dishes Pots and Pans	с	\$30.00
		Towels curtains and linens	с	\$45.00
		Lawnmowers -2	с	\$95.00
		Weedeater	с	\$40.00
		Tools and Toolboxes	с	\$10.00
		Power Tools	с	\$25.00
		Air Compressor	с	\$20.00
		Swing	с	\$20.00

Case No.

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(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Hammocks	С	\$20.00
		Cell Phones and Pagers	с	\$5.00
		Fax Machine	с	\$15.00
		Iron and Ironing Board	с	\$6.00
		Vacuum	с	\$24.00
		Christmas Decorations	с	\$35.00
		Other Holiday Decorations	с	\$15.00
		Digital Camera	с	\$30.00
		Video Camera	с	\$40.00
		Desk Chairs	с	\$7.00
		File Cabinet	с	\$5.00
5. Books; pictures and other art objects; antiques; stamp, coin,		Pictures painting and Wall Decorations	с	\$30.00
record, tape, compact disc, and other collections or collectibles.		Books	С	\$25.00
		Mirrors	С	\$12.00
		Knick Knacks	с	\$100.00
		Clocks	с	\$50.00
		Vases and Flower Pots	с	\$12.00
6. Wearing apparel.		Clothing	с	\$175.00

Case No.

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(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Shoes	С	\$30.00
		Accessories	с	\$25.00
7. Furs and jewelry.		Watches	с	\$30.00
		Wedding Bands	с	\$200.00
		Necklace	с	\$100.00
		Earrings	с	\$35.00
8. Firearms and sports, photo- graphic, and other hobby equipment.		Gun	с	\$100.00
3		Fishing Supplies	С	\$50.00
9. Interests in insurance policies. Name insurance company of each		Principal Life Life Insurance (no csv)	с	\$0.00
policy and itemize surrender or refund value of each.		Scott & White Life Insurance (no csv - both debtors have a policy)	с	\$1.00
10. Annuities. Itemize and name each issuer.	x			
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).	x			
11 U.S.C. § 521(c).)				

Case No.

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(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorpo- rated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non- negotiable instruments.	x			
16. Accounts receivable.		Rick Cayton - owes \$784.00 but hasn't paid in the last year even though he has been invoiced three times. Customer has moved.	с	\$1.00
		Mr. Perry -owes \$150.00 but customer is currently in Iraq and the debt is probably uncollectable.	с	\$1.00
		customer named Alex - owes \$100.00 but customer is in Iraq and so the debt is probably uncollectable.	с	\$1.00
		Seth Roberts - owes \$800.00 but debt is probably uncollectable. The Debtors can not locate Mr. Roberts.	с	\$1.00
		Quality Custom Homes	с	\$300.00
		Revolution Homes	с	\$839.00
		Patco	с	\$2,000.00

Case No.

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(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
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.	x			
19. Equitable or future interests, life estates, and rights or powers exercis- able 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 unliqui- dated 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			

Case No.

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(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
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 product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford Explorer	с	\$2,000.00
and other vehicles and accessories.		2004 F250 Pickup Truck	с	\$10,000.00
		2003 F250 Ford Pickup	с	\$8,500.00
26. Boats, motors, and accessories.		1992 Astro 18ft. Boat no motor	с	\$100.00
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment,		Ditcher	с	\$5,000.00
and supplies used in business.		Jackhammer	с	\$50.00
		Chop Saw	с	\$100.00
		Man Augar	с	\$45.00
		20 ft Tailer	с	\$500.00
		18ft Trailer	с	\$400.00
		shovels and misc. hand tools	с	\$150.00

Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		air compressor	С	\$40.00
		boring machine and drill stem	с	\$200.00
30. Inventory.	x			
31. Animals.		Dog	С	\$30.00
		stray cats	С	\$16.00
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.	×			
		7 continuation sheets attached Tota ion sheets attached. Report total also on Summary of Schedules.)	↓ ∥ >	\$34,270.00

Case No.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

☑ 11 U.S.C. § 522(b)(2)

11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
7450 Nolan Bluff Rd, Belton, TX 76513-7042 consists of four acres	11 U.S.C. § 522(d)(1)	\$0.00	\$75,703.00
Cash on Hand	11 U.S.C. § 522(d)(5)	\$0.00	\$1,000.00
Extraco Bank	11 U.S.C. § 522(d)(5)	\$0.00	\$69.00
First Texas Bank - Belton	11 U.S.C. § 522(d)(5)	\$0.00	\$80.00
National Bank	11 U.S.C. § 522(d)(5)	\$0.00	\$100.00
National Bank (savings account)	11 U.S.C. § 522(d)(5)	\$0.00	\$240.00
Couch	11 U.S.C. § 522(d)(3)	\$0.00	\$45.00
Loveseat	11 U.S.C. § 522(d)(3)	\$0.00	\$30.00
Chair	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00
End Tables	11 U.S.C. § 522(d)(3)	\$0.00	\$6.00
Lamps	11 U.S.C. § 522(d)(3)	\$0.00	\$29.00
Bookcases	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
Ottoman	11 U.S.C. § 522(d)(3)	\$0.00	\$5.00
Televisions	11 U.S.C. § 522(d)(3)	\$0.00	\$120.00
VCR	11 U.S.C. § 522(d)(3)	\$0.00	\$10.00
		\$0.00	\$77,507.00

Case No.

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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
DVD	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00		
Computer	11 U.S.C. § 522(d)(3)	\$0.00	\$180.00		
Computer Desk	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00		
Kitchen Table and Chairs	11 U.S.C. § 522(d)(3)	\$0.00	\$30.00		
Microwave	11 U.S.C. § 522(d)(3)	\$0.00	\$15.00		
Refridgerator	11 U.S.C. § 522(d)(3)	\$0.00	\$60.00		
Stove	11 U.S.C. § 522(d)(3)	\$0.00	\$60.00		
Washer and Dryer	11 U.S.C. § 522(d)(3)	\$0.00	\$70.00		
King Size Bed	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00		
Full Size Bed	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00		
Bedside Tables	11 U.S.C. § 522(d)(3)	\$0.00	\$15.00		
Dressers	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00		
Chest of Drawers	11 U.S.C. § 522(d)(3)	\$0.00	\$60.00		
Dishes Pots and Pans	11 U.S.C. § 522(d)(3)	\$0.00	\$30.00		
Towels curtains and linens	11 U.S.C. § 522(d)(3)	\$0.00	\$45.00		
Lawnmowers -2	11 U.S.C. § 522(d)(3)	\$0.00	\$95.00		
Weedeater	11 U.S.C. § 522(d)(3)	\$0.00	\$40.00		
Tools and Toolboxes	11 U.S.C. § 522(d)(3)	\$0.00	\$10.00		
Power Tools	11 U.S.C. § 522(d)(3)	\$0.00	\$25.00		
		\$0.00	\$78,482.00		

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Case No.
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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Air Compressor	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00
Swing	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00
Hammocks	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00
Cell Phones and Pagers	11 U.S.C. § 522(d)(3)	\$0.00	\$5.00
Fax Machine	11 U.S.C. § 522(d)(3)	\$0.00	\$15.00
Iron and Ironing Board	11 U.S.C. § 522(d)(3)	\$0.00	\$6.00
Vacuum	11 U.S.C. § 522(d)(3)	\$0.00	\$24.00
Christmas Decorations	11 U.S.C. § 522(d)(3)	\$0.00	\$35.00
Other Holiday Decorations	11 U.S.C. § 522(d)(3)	\$0.00	\$15.00
Digital Camera	11 U.S.C. § 522(d)(3)	\$0.00	\$30.00
Video Camera	11 U.S.C. § 522(d)(3)	\$0.00	\$40.00
Desk Chairs	11 U.S.C. § 522(d)(3)	\$0.00	\$7.00
File Cabinet	11 U.S.C. § 522(d)(3)	\$0.00	\$5.00
Pictures painting and Wall Decorations	11 U.S.C. § 522(d)(3)	\$0.00	\$30.00
Books	11 U.S.C. § 522(d)(3)	\$0.00	\$25.00
Mirrors	11 U.S.C. § 522(d)(3)	\$0.00	\$12.00
Knick Knacks	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00
Clocks	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
Vases and Flower Pots	11 U.S.C. § 522(d)(3)	\$0.00	\$12.00
	-	\$0.00	\$78,953.00

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Case No.
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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Clothing	11 U.S.C. § 522(d)(3)	\$0.00	\$175.00
Shoes	11 U.S.C. § 522(d)(3)	\$0.00	\$30.00
Accessories	11 U.S.C. § 522(d)(3)	\$0.00	\$25.00
Watches	11 U.S.C. § 522(d)(4)	\$0.00	\$30.00
Wedding Bands	11 U.S.C. § 522(d)(4)	\$0.00	\$200.00
Necklace	11 U.S.C. § 522(d)(4)	\$0.00	\$100.00
Earrings	11 U.S.C. § 522(d)(4)	\$0.00	\$35.00
Gun	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00
Fishing Supplies	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
Principal Life Life Insurance (no csv)	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Scott & White Life Insurance (no csv - both debtors have a policy)	11 U.S.C. § 522(d)(7)	\$1.00	\$1.00
Rick Cayton - owes \$784.00 but hasn't paid in the last year even though he has been invoiced three times. Customer has moved.	11 U.S.C. § 522(d)(5)	\$0.00	\$1.00
Mr. Perry -owes \$150.00 but customer is currently in Iraq and the debt is probably uncollectable.	11 U.S.C. § 522(d)(5)	\$0.00	\$1.00
customer named Alex - owes \$100.00 but customer is in Iraq and so the debt is probably uncollectable.	11 U.S.C. § 522(d)(5)	\$0.00	\$1.00
Seth Roberts - owes \$800.00 but debt is probably uncollectable. The Debtors can not locate Mr. Roberts.	11 U.S.C. § 522(d)(5)	\$0.00	\$1.00
		\$1.00	\$79,703.00

Case No.

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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Quality Custom Homes	11 U.S.C. § 522(d)(5)	\$0.00	\$300.00
Revolution Homes	11 U.S.C. § 522(d)(5)	\$0.00	\$839.00
Patco	11 U.S.C. § 522(d)(5)	\$0.00	\$2,000.00
1999 Ford Explorer	11 U.S.C. § 522(d)(2)	\$0.00	\$2,000.00
2004 F250 Pickup Truck	11 U.S.C. § 522(d)(2)	\$0.00	\$10,000.00
2003 F250 Ford Pickup	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$0.00 \$0.00	\$8,500.00
1992 Astro 18ft. Boat no motor	11 U.S.C. § 522(d)(5)	\$0.00	\$100.00
Ditcher	11 U.S.C. § 522(d)(6)	\$0.00	\$5,000.00
Jackhammer	11 U.S.C. § 522(d)(6)	\$0.00	\$50.00
Chop Saw	11 U.S.C. § 522(d)(6)	\$0.00	\$100.00
Man Augar	11 U.S.C. § 522(d)(6)	\$0.00	\$45.00
20 ft Tailer	11 U.S.C. § 522(d)(6)	\$0.00	\$500.00
18ft Trailer	11 U.S.C. § 522(d)(6)	\$0.00	\$400.00
shovels and misc. hand tools	11 U.S.C. § 522(d)(6)	\$0.00	\$150.00
air compressor	11 U.S.C. § 522(d)(6)	\$0.00	\$40.00
boring machine and drill stem	11 U.S.C. § 522(d)(6)	\$0.00	\$200.00
Dog	11 U.S.C. § 522(d)(5)	\$0.00	\$30.00
stray cats	11 U.S.C. § 522(d)(5)	\$0.00	\$16.00
		\$1.00	\$109,973.00

Case	No.
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(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:			DATE INCURRED: NATURE OF LIEN:					
Bell County Tax Appraisal District P.O.Box 390 Belton, TX 76541		С	Property taxes COLLATERAL: 7450 Nolan Bluff Rd, Belton, TX 76513-7042 REMARKS:				\$2,882.17	
			VALUE: \$75,703.00					
ACCT #:			DATE INCURRED: NATURE OF LIEN:					
First State Bank Box 6136 Temple, TX 76503		с	Purchase Money COLLATERAL: 2004 F250 Pickup Truck REMARKS:				\$4,500.00	
			VALUE: \$10,000.00					
ACCT #: Internal Revenue Service STOP 5022AUS 300 E. 8th Street Austin, Texas 78767		с	DATE INCURRED: 1998-2002 NATURE OF LIEN: Taxes COLLATERAL: 7450 Nolan Bluff Rd, Belton, TX 76513-7042 REMARKS:				\$130,000.00	\$33,310.17
			VALUE: \$109,972.00 DATE INCURRED:			\vdash		
ACCT #: Proctor Motors 1101 S. Key Lampassas, TX 76550		с	NATURE OF LIEN: Purchase Money COLLATERAL: 2003 F250 Ford Pickup REMARKS:				\$5,900.00	
			VALUE: \$8,500.00 Subtotal (Total of this F			L	\$143,282.17	\$33,310.17
			Total (Use only on last	-			\$143,282.17	\$33,310.17
Continuation sheets attached				-49			(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of

Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re Jimmy Randal Koczka Marsha Roberta Koczka Case No.

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

Domestic Support Obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

□ Contributions to employee benefit plans

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

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

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

Commitments to Maintain the Capital of an Insured Depository Institution

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

Claims for Death or Personal Injury While Debtor Was Intoxicated

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

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

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

No _____continuation sheets attached

B6F (Official Form 6F) (12/07) In re Jimmy Randal Koczka Marsha Roberta Koczka

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		DISPUTED	
ACCT #: Blake Rasner Haley & Olson 510 N. Valley Mills Suite 600 Waco, Texas 76710		с	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: represents First State Bank				Notice Only
ACCT #: Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114		с	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: IRS, Special Procedures Branch Stop 5022 AUS 300 E. 8th Street Austin, Texas 78701		с	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				Unknown
ACCT #: Lee Gordon McCreary, Veselka, Bragg & Allen, P.C. P.O. Box 1269 Round Rock, TX 78680		с	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: US Attorney General Main & Justice Bldg. 10th and Constitution, N.W. Washington, D.C. 20530		с	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: US Attorney's Office 601 N.W. Loop 410. Ste.600 San Antonio, TX 78216		с	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
			S	bto	tal	>	\$0.00
Total > (Use only on last page of the completed Schedule F.) <u>No</u> continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				\$0.00			

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case No.

(if known)

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Married	Relationship(s):	Age(s):	Relationship((s):	Age(s):
warried					
Employment:	Debtor		Spouse		
Occupation	Self Employed		self employe		
Name of Employer	J&K Landscaping		-	on and Landscaping	
How Long Employed	1983 to current		1983 to curre		
Address of Employer	7450 Nolan Bluff Rd		7450 Nolan I		
	Belton, TX 76513-7042		Belton, TX 7	'6513	
	verage or projected monthly inco			DEBTOR	SPOUSE
	s, salary, and commissions (Pror	ate if not paid monthly)		\$0.00	\$0.00
2. Estimate monthly ov	ərtime			\$0.00	\$0.00
3. SUBTOTAL				\$0.00	\$0.00
4. LESS PAYROLL DE			-		
•	udes social security tax if b. is ze	ro)		\$0.00	\$0.00
 b. Social Security Ta c. Medicare 	x			\$0.00 \$0.00	\$0.00 \$0.00
d. Insurance				\$0.00 \$0.00	\$0.00 \$0.00
e. Union dues				\$0.00	\$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
				\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS			\$0.00	\$0.00
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$0.00	\$0.00
7. Regular income from	operation of business or profess	sion or farm (Attach deta	ailed stmt)	\$70,300.00	\$0.00
8. Income from real pro		· · · · · · · · · · · · · · · · · · ·	,	\$0.00	\$0.00
9. Interest and dividence	İs			\$0.00	\$0.00
	ce or support payments payable t	to the debtor for the deb	otor's use or	\$0.00	\$0.00
that of dependents li					
11. Social security or go	vernment assistance (Specify):			\$0.00	\$0.00
12. Pension or retiremen	tincome			\$0.00	\$0.00 \$0.00
13. Other monthly incom				ψ0.00	ψ0.00
-				\$0.00	\$0.00
b.				\$0.00	\$0.00
с.				\$0.00	\$0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH 13			\$70,300.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts show	n on lines 6 and 14)		\$70,300.00	\$0.00
	GE MONTHLY INCOME: (Comb	,	ne 15)	\$70,3	00.00

(Report also on Summary of Schedules and, if applicable,

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

Case	No.	

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

 Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	
b. Is property insurance included? 🔲 Yes 🗹 No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: cable & internet	\$200.00 \$75.00 \$110.00
 Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions 	\$100.00 \$1,200.00 \$100.00 \$50.00 \$250.00
 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: 	\$66.00 \$117.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other: 	
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 	\$66,000.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$68,268.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document: None.	ng the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$70,300.00 \$68,268.00 \$2,032.00

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Itemized Business Expenses

& K Irrigation and Landscaping

Expense	Category	Amount
contract labor	Contract labor	\$12,000.00
supplies	Supplies	\$50,000.00
Gasoline and vehicle repairs and insurance	Automotive	\$3,000.00
IRS deposit- ongoing 1040 liability	IRS	\$1,000.00
	Total	\$66,000,00

Total >

\$66,000.00

Case No.

In re Jimmy Randal Koczka Marsha Roberta Koczka

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
- Real Property	Yes	1	\$75,703.00		
- Personal Property	Yes	8	\$34,270.00		
- Property Claimed as Exempt	Yes	5		'	
- Creditors Holding Secured Claims	Yes	1		\$143,282.17	
- Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
- Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$0.00	
- Executory Contracts and Unexpired Leases	Yes	1			
- Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	1			\$70,300.00
- Current Expenditures of Individual Debtor(s)	Yes	2			\$68,268.00
	TOTAL	22	\$109,973.00	\$143,282.17	

In re Jimmy Randal Koczka Marsha Roberta Koczka Case No.

Chapter 11

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

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

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

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

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

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

State the following:

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

State the following:

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

Case	No.	
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(if known)

24

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date 05/09/2008

Signature /s/ Jimmy Randal Koczka Jimmy Randal Koczka

Date 05/09/2008

Signature /s/ Marsha Roberta Koczka Marsha Roberta Koczka [If joint case, both spouses must sign.]

Case No.

(if known)

In re: Jimmy Randal Koczka Marsha Roberta Koczka

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, \Box 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
\$291,361.00	Gross income (2008 - as of April 30, 2008)
\$79,300.00	Adjusted Gross income (2007)
\$62,185.00	Adjusted gross income (2006)

2. Income other than from employment or operation of business

None $\mathbf{\nabla}$

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

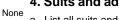
3. Payments to creditors

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

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other $\mathbf{\nabla}$ debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors $\mathbf{\nabla}$ 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.)



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

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 $\mathbf{\nabla}$ 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.)

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.)

Case No.

In re: Jimmy Randal Koczka Marsha Roberta Koczka

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

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.)

6. Assignments and receiverships

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

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

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 Mr. Koczka donated landscaping to Harmony Baptist Church in Gatesville, Texas - shrubs and mulch and labor. RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT \$250.00

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

The Debtors have filed a claim with Farm Bureau Insurance Company for damage to items at their home during a storm. They made a claim for \$9,600.00 but do not know if it will be paid. Most of the items destroyed or damanged in the storm belonged to their children and/or grandchildren.

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case No.

(if known)

In re: Jimmy Randal Koczka Marsha Roberta Koczka

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 2

	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 Erin B. Shank, P.C. 2309 Austin Avenue Waco, Texas 76701 The Koczkas participated in a credit counselling session as a prerequisite to filng this bankruptcy case and their prior bankruptcy case.	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 2007	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$531.00, for the Chapter 13 case, plus \$1000.00 for the Chapter 7 conversion.		
	Erin B. Shank, P.C. 2309 Austin Avenue Waco, Texas 76701	05/06/2008	\$6,000.00		
None	10. Other transfers ^e 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.)				
None	b. List all property transferred by the debtor within ten years similar device of which the debtor is a beneficiary.	immediately preceding the cor	nmencement of this case to a self-settled trust or		
None	11. Closed financial accounts List all financial accounts and instruments held in the name of transferred within one year immediately preceding the comm certificates of deposit, or other instruments; shares and shar brokerage houses and other financial institutions. (Married d accounts or instruments held by or for either or both spouses petition is not filed.)	nencement of this case. Incluc re accounts held in banks, crea ebtors filing under chapter 12	le checking, savings, or other financial accounts, dit unions, pension funds, cooperatives, associations, or chapter 13 must include information concerning		
None	12. Safe deposit boxes ^e 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				

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 $\mathbf{\nabla}$ 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.)

both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls. $\mathbf{\nabla}$

Case No.

In re: Jimmy Randal Koczka Marsha Roberta Koczka

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

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.

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 judicia	al or administrative proceedings,	including settlements	or orders, under a	any Environmental	Law with respect to	which the debtor is
\mathbf{N}	or was a party.	Indicate the name and address	of the governmental ur	nit that is or was a	party to the proce	eding, and the docl	ket number.

 \Box

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None

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS WACO DIVISION

Case No.

In re: Jimmy Randal Koczka Marsha Roberta Koczka

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL **BEGINNING AND ENDING** TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN NATURE OF BUSINESS DATES The Koczkas are self employed in the irrigation 1983 to current and landscape business.

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 finand	cial statements
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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

The Debtors keep their own books.

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 \Box and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
none	
c. List all firms or individuals who at the time of the comme debtor. If any of the books of account and records are not	ncement of this case were in possession of the books of account and records of the available, explain.

NAME The Debtors have possession of their own books and records.

ADDRESS

Case No.

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In re: Jimmy Randal Koczka Marsha Roberta Koczka

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

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	DA	TE ISSUED		
None	20. Inventories a. List the dates of the last dollar amount and basis of		the name of the person who su	pervised the taking of each inventory, and the	
	DATE OF INVENTORY	INVENTORY SUPERVISOR		AR AMOUNT OF INVENTORY fy cost, market or other basis)	
None	b. List the name and addre	ess of the person having possession of	the records of each of the inve	ntories reported in a., above.	
	DATE OF INVENTORY	NAME AND ADDRESS OF CUSTOD not applicable	DIAN OF INVENTORY RECORI	DS	
None		Officers, Directors and Share		nber of the partnership.	
	NAME AND ADDRESS not applicable	Ν	ATURE OF INTEREST	PERCENTAGE OF INTEREST	
None		tion, list all officers and directors of the the voting or equity securities of the co		der who directly or indirectly owns, controls, or	
	NAME AND ADDRESS not applicable	Т	ITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP	
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.				
	NAME AND ADDRESS not applicable	DA	TE OF WITHDRAWAL		
None	b. If the debtor is a corpora preceding the commencem		relationship with the corporation	n terminated within one year immediately	
	NAME, ADDRESS AND [•] not applicable	TITLE DA'	TE OF TERMINATION		

(if known)

Case No.

In re: Jimmy Randal Koczka Marsha Roberta Koczka

(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

	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.						
				AMOUNT OF MONEY OR			
	NAME AND ADDRESS OF RECIPIENT,	DATE AND PUR	POSE	DESCRIPTION AND VALUE			
	RELATIONSHIP TO DEBTOR	OF WITHDRAW	AL .	OF PROPERTY			
	not applicable						
	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						
	NAME OF PARENT CORPORATION	TAXPAYER-IDE	NTIFICATION NUM	BER (EIN)			
	not applicable						
	25. Pension Funds						
None	If the debtor is not an individual, list the name and federa has been responsible for contributing at any time within s						
	NAME OF PENSION FUND	TAXPAYER-IDE	NTIFICATION NUM	BER (EIN)			
	not applicable						
[lf co	mpleted by an individual or individual and spouse]						
	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	05/09/2008	Signature	/s/ Jimmy Randal	Koczka			
		of Debtor	Jimmy Randal Ko	oczka			
Date	05/09/2008	Signature	/s/ Marsha Robert	a Koczka			
		of Joint Debtor (if any)	Marsha Roberta I	Koczka			
	lty for making a false statement: Fine of up to \$500 .S.C. §§ 152 and 3571),000 or imprisonmen	t for up to 5 years	, or both.			

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka

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

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

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

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

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

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

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

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

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

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

/s/ Erin B. Shank

Erin B. Shank, Attorney for Debtor(s) Bar No.: 01572900 Erin B. Shank, P.C. 2309 Austin Avenue Waco, Texas 76701 Phone: (254) 296-1161 Fax: (254) 296-1165

Certificate of the Debtor

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

Jimmy Randal Koczka	X /s/ Jimmy Randal Koczka	05/09/2008	
Marsha Roberta Koczka	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Marsha Roberta Koczka	05/09/2008	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka CASE NO

CHAPTER 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	\$6,000.00
Prior to the filing of this statement I have received:	\$6,000.00
Balance Due:	\$0.00

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: This fee is subject to and intended to comply with the provisions of paragraph 16 of the Court's First Joint Standing Order Relating to Chapter 13 Case Adminsitration under BAPCPA in the El Paso and Waco Divisions, signed November 8, 2005 and amended in January 2007.

05/09/2008	/s/ Erin B. Shank	
Date	Erin B. Shank Erin B. Shank, P.C. 2309 Austin Avenue Waco, Texas 76701 Phone: (254) 296-1161 / Fax: (2	Bar No. 01572900 54) 296-1165

Jimmy Randal Koczka

Marsha Roberta Koczka

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka Case No.

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1) Name of creditor and complete mailing address, including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, goverment contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	(5) Amount of claim [if secured also state value of security]
Internal Revenue Service STOP 5022AUS 300 E. 8th Street Austin, Texas 78767		Taxes		\$130,000.00 Value: \$96,689.83
IRS, Special Procedures Branch Stop 5022 AUS 300 E. 8th Street Austin, Texas 78701		Taxes		\$0.00
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114		Notice Only		\$0.00

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: 05/09/2008

Signature: /s/ Jimmy Randal Koczka Jimmy Randal Koczka

> /s/ Marsha Roberta Koczka Marsha Roberta Koczka

IN RE: Jimmy Randal Koczka Marsha Roberta Koczka 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 05/09/2008

Signature /s/ Jimmy Randal Koczka Jimmy Randal Koczka

Date _____

Signature /s/ Marsha Roberta Koczka Marsha Roberta Koczka Bell County Tax Appraisal District P.O.Box 390 Belton, TX 76541

Blake Rasner Haley & Olson 510 N. Valley Mills Suite 600 Waco, Texas 76710

First State Bank Box 6136 Temple, TX 76503

Internal Revenue Service STOP 5022AUS 300 E. 8th Street Austin, Texas 78767

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

IRS, Special Procedures Branch Stop 5022 AUS 300 E. 8th Street Austin, Texas 78701

Lee Gordon McCreary, Veselka, Bragg & Allen, P.C. P.O. Box 1269 Round Rock, TX 78680

Proctor Motors 1101 S. Key Lampassas, TX 76550

US Attorney General Main & Justice Bldg. 10th and Constitution, N.W. Washington, D.C. 20530 US Attorney's Office 601 N.W. Loop 410. Ste.600 San Antonio, TX 78216