

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): McCoy, Shoroline	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba OK Learning Center; dba Judah's Outreach Ministries	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-3076	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): 1604 Florence Road Killeen, TX	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP CODE 76541-7986	ZIP CODE
County of Residence or of the Principal Place of Business: Bell County Texas	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 1604 Florence Road Killeen, TX	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE 76541-7986	ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIP CODE	

<p align="center">Type of Debtor (Form of Organization) (Check one box.)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<p align="center">Nature of Business (Check one box.)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <p align="center">Tax-Exempt Entity (Check box, if applicable.)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed(Check one box.)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <p align="center">Nature of Debts (Check one box.)</p> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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<p align="center">Filing Fee(Check one box.)</p> <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<p align="center">Check one box: Chapter 11 Debtors</p> <input checked="" type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p>Check if:</p> <input checked="" type="checkbox"/> 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). <p>Check all applicable boxes:</p> <input checked="" type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<p>Statistical/Administrative Information</p> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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Voluntary Petition <i>(This page must be completed and filed in every case.)</i>	Name of Debtor(s): Shorline McCoy
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)

Location Where Filed: Western District of Texas	Case Number: 02-61579	Date Filed:
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Location Where Filed: Western District of Texas	Case Number: 04-60158	Date Filed: 1/21/2004
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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:
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District:	Relationship:	Judge:
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<p style="text-align: center;">Exhibit A</p> <p><small>(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.)</small></p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p><small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small></p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: center;">X _____</p> <p style="text-align: right;">Date</p>
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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.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must 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 petition.

Information Regarding the Debtor - Venue
(Check any applicable box.)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately

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

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

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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Shoroline McCoy
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Signatures

<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p><small>I declare under penalty of perjury that the information provided in this petition is true and correct.</small></p> <p><small>[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.</small></p> <p><small>[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).</small></p> <p><small>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</small></p> <p>X <u>/s/ Shoroline McCoy</u> Shoroline McCoy</p> <p>X _____</p> <p>_____ Telephone Number (If not represented by attorney) <u>11/24/2010</u> Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p><small>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.</small></p> <p><small>(Check only one box.)</small></p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X <u>/s/ John A. Montez</u> John A. Montez Bar No. 14285000</p> <p>Montez & Williams, P.C. 3809 W. Waco Drive Waco, TX 76710</p> <p>Phone No. (254) 759-8600 Fax (254) 759-8700</p> <p><u>11/24/2010</u> Date</p> <p><small>*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.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p><small>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.</small></p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p><small>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</small></p> <p><small>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.</small></p> <p><small>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</small></p> <p><small>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.</small></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p><small>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.</small></p> <p><small>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</small></p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	<p>_____ Address</p> <p>_____ Date</p> <p><small>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</small></p> <p><small>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.</small></p> <p><small>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</small></p> <p><small>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.</small></p>

**B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Shoroline McCoy**

Case No. _____
(if known)

Debtor(s)

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

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

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

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

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

**B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Shorline McCoy**

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/ Shorline McCoy**
Shorline McCoy

Date: **11/24/2010**

In re **Shorline McCoy**

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
2906 Boyd, Killeen TX Rental Property	GWD	C	\$70,000.00	\$120,221.73
2003 Stone Ave., Killeen TX homestead	GWD	C	\$118,000.00	\$206,325.00
1604 Florence, Killeen TX business homestead	GWD	C	\$160,000.00	\$252,000.00
1520 Florence, Killeen TX	GWD	C	\$76,351.00	\$152,000.00

Total: \$424,351.00
(Report also on Summary of Schedules)

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		First National Bank Central Texas, Killeen TX #6604	C	\$150.00
		National Bank, Killeen TX #7546	C	\$250.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		two sofa	C	\$75.00
		one love seat	C	\$25.00
		side chair	C	\$30.00
		rocking chair	C	\$50.00
		coffee table	C	\$50.00
		three color televisions	C	\$250.00
		one stereo	C	\$100.00
		two lamps	C	\$20.00
		two VCRs	C	\$50.00
		one stove	C	\$50.00
		one refrigerator	C	\$100.00
	one dishwasher	C	\$50.00	
	one microwave	C	\$10.00	

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		small appliances	C	\$50.00
		pots and pans	C	\$50.00
		dishes/glassware/flatware/silverware	C	\$50.00
		tables and chairs	C	\$50.00
		three beds	C	\$150.00
		three dressers	C	\$75.00
		four night stands	C	\$40.00
		one chest	C	\$20.00
		clock	C	\$10.00
		washer	C	\$50.00
		dryer	C	\$50.00
		towels and linens	C	\$50.00
		freezer	C	\$100.00
		lawn mower, lawn equipment	C	\$100.00
		hand tools	C	\$50.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, pictures	C	\$75.00
6. Wearing apparel.		womens clothes	C	\$250.00

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		earrings, bracelets, misc. rings	C	\$150.00
8. Firearms and sports, photographic, and other hobby equipment.		motorcycle helmet, gloves and other accessories	C	\$75.00
		9 mm hand giun	C	\$150.00
		digital camera	C	\$100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		OK Learning Center	C	\$10.00
14. Interests in partnerships or joint ventures. Itemize.	X			

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		USDA	C	\$200,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.		Daycare license	C	\$100.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Pontiac Montana	C	\$2,000.00
		1998 Ford F-150	C	\$3,000.00
		Honda CVR 900 Motorcycle	C	\$750.00
		2000 Mercedes	C	\$5,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.		four changing tables	C	\$30.00
		one camera system	C	\$250.00
		three desks	C	\$60.00
		six cabinets	C	\$120.00
		three refrigerators	C	\$250.00
28. Office equipment, furnishings, and supplies.		five radios	C	\$50.00
		two televisions	C	\$50.00

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		10 baby cribs	C	\$100.00
		games/toys/cubbies	C	\$200.00
		ten computers	C	\$100.00
		twenty tables	C	\$200.00
		150 CHAIRS	C	\$300.00
29. Machinery, fixtures, equipment, and supplies used in business.		play ground equipment	C	\$4,000.00
30. Inventory.		applicances	C	\$250.00
		supplies	C	\$100.00
31. Animals.		two cats	C	\$5.00
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.	X			
Total >				\$219,880.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

5 continuation sheets attached

In re **Shorline McCoy**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$146,450.*
(Check one box) 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
2906 Boyd, Killeen TX Rental Property	11 U.S.C. § 522(d)(5)	\$0.00	\$70,000.00
2003 Stone Ave., Killeen TX homestead	11 U.S.C. § 522(d)(1)	\$0.00	\$118,000.00
1604 Florence, Killeen TX business homestead	11 U.S.C. § 522(d)(5)	\$0.00	\$160,000.00
1520 Florence, Killeen TX	11 U.S.C. § 522(d)(5)	\$0.00	\$76,351.00
First National Bank Central Texas, Killeen TX # 6604	11 U.S.C. § 522(d)(5)	\$150.00	\$150.00
National Bank, Killeen TX #7546	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
two sofa	11 U.S.C. § 522(d)(3)	\$0.00	\$75.00
one love seat	11 U.S.C. § 522(d)(3)	\$0.00	\$25.00
side chair	11 U.S.C. § 522(d)(3)	\$0.00	\$30.00
rocking chair	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
coffee table	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
three color televisions	11 U.S.C. § 522(d)(3)	\$0.00	\$250.00
one stereo	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00
		\$400.00	\$425,331.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to *ca*
commenced on or after the date of adjustment.

In re **Shorline McCoy**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
two lamps	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00
two VCRs	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
one stove	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
one refrigerator	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00
one dishwasher	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
one microwave	11 U.S.C. § 522(d)(3)	\$0.00	\$10.00
small appliances	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
pots and pans	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
dishes/glassware/flatware/silverware	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
tables and chairs	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
three beds	11 U.S.C. § 522(d)(3)	\$0.00	\$150.00
three dressers	11 U.S.C. § 522(d)(3)	\$0.00	\$75.00
four night stands	11 U.S.C. § 522(d)(3)	\$0.00	\$40.00
one chest	11 U.S.C. § 522(d)(3)	\$0.00	\$20.00
clock	11 U.S.C. § 522(d)(3)	\$0.00	\$10.00
washer	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
dryer	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
towels and linens	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
freezer	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00
		\$400.00	\$426,356.00

In re **Shorline McCoy**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
lawn mower, lawn equipment	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00
hand tools	11 U.S.C. § 522(d)(3)	\$0.00	\$50.00
books, pictures	11 U.S.C. § 522(d)(3)	\$0.00	\$75.00
womens clothes	11 U.S.C. § 522(d)(3)	\$0.00	\$250.00
earrings, bracelets, misc. rings	11 U.S.C. § 522(d)(4)	\$0.00	\$150.00
motorcycle helmet, gloves and other accessories	11 U.S.C. § 522(d)(3)	\$0.00	\$75.00
9 mm hand giun	11 U.S.C. § 522(d)(5)	\$0.00	\$150.00
digital camera	11 U.S.C. § 522(d)(3)	\$0.00	\$100.00
OK Learning Center	11 U.S.C. § 522(d)(5)	\$0.00	\$10.00
Daycare license	11 U.S.C. § 522(d)(6)	\$0.00	\$100.00
2003 Pontiac Montana	11 U.S.C. § 522(d)(5)	\$0.00	\$2,000.00
1998 Ford F-150	11 U.S.C. § 522(d)(6)	\$0.00	\$3,000.00
Honda CVR 900 Motorcycle	11 U.S.C. § 522(d)(2)	\$0.00	\$750.00
2000 Mercedes	11 U.S.C. § 522(d)(5)	\$5,000.00	\$5,000.00
four changing tables	11 U.S.C. § 522(d)(6)	\$0.00	\$30.00
one camera system	11 U.S.C. § 522(d)(6)	\$0.00	\$250.00
three desks	11 U.S.C. § 522(d)(6)	\$0.00	\$60.00
six cabinets	11 U.S.C. § 522(d)(6)	\$0.00	\$120.00
three refrigerators	11 U.S.C. § 522(d)(6)	\$0.00	\$250.00
		\$5,400.00	\$438,876.00

In re **Shorline McCoy**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 3

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
five radios	11 U.S.C. § 522(d)(6)	\$0.00	\$50.00
two televisions	11 U.S.C. § 522(d)(6)	\$0.00	\$50.00
10 baby cribs	11 U.S.C. § 522(d)(6)	\$0.00	\$100.00
games/toys/cubbies	11 U.S.C. § 522(d)(6)	\$0.00	\$200.00
ten computers	11 U.S.C. § 522(d)(6)	\$0.00	\$100.00
twenty tables	11 U.S.C. § 522(d)(6)	\$0.00	\$200.00
150 CHAIRS	11 U.S.C. § 522(d)(6)	\$0.00	\$300.00
play ground equipment	11 U.S.C. § 522(d)(6)	\$0.00	\$4,000.00
appliances	11 U.S.C. § 522(d)(6)	\$0.00	\$250.00
supplies	11 U.S.C. § 522(d)(6)	\$0.00	\$100.00
two cats	11 U.S.C. § 522(d)(3)	\$0.00	\$5.00
		\$5,400.00	\$444,231.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND 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 #: Bank of DeSoto P.O. Box 7777 DeSoto, TX 75123	X C	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 1604 Florence, Killeen TX REMARKS: VALUE: \$160,000.00				\$100,000.00	
ACCT #: Bell County Tax Office P.O. Box 390 Belton, TX 76513-0390	C	DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: real property REMARKS: VALUE: \$3,472.32				\$3,472.32	
ACCT #: 2342 Country Wide Homes/Bank of America 450 American St. SV416 Simi Valley, CA 93065	C	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2906 Boyd, Killeen TX REMARKS: VALUE: \$70,000.00				\$31,896.73	
ACCT #: 2163 GMAC/ Homecomings Financial /GMAC P.O. Box 79162 Phoenix, AZ 85062-9162	X C	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2003 Stone Ave., Killeen TX REMARKS: VALUE: \$118,000.00				\$114,325.00	
Subtotal (Total of this Page) >						\$249,694.05	\$0.00
Total (Use only on last page) >							

1 continuation sheets attached

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

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBITOR 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 #: Internal Revenue Service Austin, TX 73301	C	DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: real and personal property REMARKS: VALUE: \$152,000.00				\$152,000.00	

Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims	Subtotal (Total of this Page) >	\$152,000.00	\$0.00
	Total (Use only on last page) >	\$401,694.05	\$0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities)

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 sheet)

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

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

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 \$11,725* per person earned within 180 days immediately preceding the

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

Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §

Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use,

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)

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

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

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

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO	AMOUNT NOT ENTITLED TO PRIORITY,
ACCT #: Internal Revenue Service 6801 Sanger Ave, Suite 260 STOP 5230 WAC Waco, Tx 76710	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:		\$0.00	\$0.00	\$0.00
ACCT #: Internal Revenue Service P.O. Box 249 Memphis, TN 38101-0249	C	DATE INCURRED: CONSIDERATION: 941 taxes REMARKS:		\$0.00	\$0.00	\$0.00
ACCT #: Texas Workforce Commission TEC Building Bankruptcy 101 East 15th Street Austin, TX 78778	C	DATE INCURRED: CONSIDERATION: employment tax REMARKS:		\$3,000.00	\$3,000.00	\$0.00
ACCT #: U. S. Attorney General 601 NW Loop 410 Suite 600 San Antonio, TX 78216	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:		\$0.00	\$0.00	\$0.00
ACCT #: U.S. Attorney General Main Justice Bldg, Rm 5111 10th & Constitutional Ave., NW Washinton, DC 20530	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:		\$0.00	\$0.00	\$0.00

Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >	\$3,000.00	\$3,000.00	\$0.00
(Use only on last page of the completed Schedule E.)	Total >	\$3,000.00		
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical	Totals >		\$3,000.00	\$0.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3092 AmeriCredit P.O. Box 78143 Phoenix, AZ 85062-8143	C	DATE INCURRED: CONSIDERATION: deficiency after sale REMARKS:	X	X	X	Unknown
ACCT #: Attorney General's Office P.O. Box 12548 Austin, TX 78711-2548	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: Credit Collections SVC 2 Wells Ave. Newton, MA 02459	C	DATE INCURRED: CONSIDERATION: Collection agent REMARKS:		X	X	\$468.00
ACCT #: 6265 Credit One Bank Visa P.O. Box 60500 City of Industry, CA 91716-0500	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			X	\$468.00
ACCT #: Ford Motor Acceptance Corporation P.O. Box 54200 Omaha, NE 68154	C	DATE INCURRED: CONSIDERATION: Deficiency after repossession REMARKS:	X	X	X	\$7,500.00
ACCT #: 9818 HFC USA P.O. Box 1547 Chesapeake, VA 23320	C	DATE INCURRED: 3-1-01 CONSIDERATION: Credit Card REMARKS:			X	\$4,223.00
Subtotal >						\$12,659.00
Total >						
(Use only on last page of the completed Schedule F.)						
(Report also on Summary of Schedules and, if applicable, on the						
Statistical Summary of Certain Liabilities and Related Data.)						

1 continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 7720 Household Bank HSBFC Card Services P.O. Box 60102 City of Industry, Ca 91716-0102	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:			X	\$300.00
ACCT #: 5080 HSBC NV 1441 Schilling Place Salinas, Ca 93901	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: McCreary Veselka Bragg & Allen Lee Gordon P.O. Box 1269 Round Rock, TX 78680	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: Thomas Walker 1124 Camprose Dr. DeSoto, TX 75115	C	DATE INCURRED: CONSIDERATION: Purchase Money REMARKS:				\$0.00
ACCT #: 4365 Tribute Card Visa P.O.Box 1360 Newark, NJ 07101-0136	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			X	\$400.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$700.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total > \$13,359.00

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>CCS Financial P.O. Box 846 San Saba, TX 76877</p>	<p>contract for care of children Contract to be ASSUMED</p>
<p>Don Hart 4209 Samuel Dallas, TX 75228</p>	<p>rental of building Contract to be ASSUMED</p>
<p>Kinnyatte Wallace 2906 Boyd Killeen TX 76541</p>	<p>rental of 2906 Boyd, Killeen TX Contract to be ASSUMED</p>
<p>Verizon Wireless P.O. Box 660108 Dallas, TX 75266-0108</p>	<p>cell phone Contract to be ASSUMED</p>
<p>xx 1520 Florence Killeen TX 76541</p>	<p>rental of 1520 Florence, Killeen TX Contract to be ASSUMED</p>

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kenneth McCoy 1604 Florence Rd. Florence, TX 76541-7986	GMAC/ Homecomings Financial /GMAC P.O. Box 79162 Phoenix, AZ 85062-9162
Thomas Walker 1124 Camprose Dr. DeSoto, TX 75115	Bank of DeSoto P.O. Box 7777 DeSoto, TX 75123
Spouse Name Not Entered	AmeriCredit P.O. Box 78143 Phoenix, AZ 85062-8143
Spouse Name Not Entered	Attorney General's Office P.O. Box 12548 Austin, TX 78711-2548
Spouse Name Not Entered	Bank of DeSoto P.O. Box 7777 DeSoto, TX 75123
Spouse Name Not Entered	Bell County Tax Office P.O. Box 390 Belton, TX 76513-0390
Spouse Name Not Entered	Country Wide Homes/Bank of America 450 American St. SV416 Simi Valley, CA 93065

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 1

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Credit Collections SVC 2 Wells Ave. Newton, MA 02459
Spouse Name Not Entered	Credit One Bank Visa P.O. Box 60500 City of Industry, CA 91716-0500
Spouse Name Not Entered	Ford Motor Acceptance Corporation P.O. Box 54200 Omaha, NE 68154
Spouse Name Not Entered	GMAC/ Homecomings Financial /GMAC P.O. Box 79162 Phoenix, AZ 85062-9162
Spouse Name Not Entered	HFC USA P.O. Box 1547 Chesapeake, VA 23320
Spouse Name Not Entered	Household Bank HSBFC Card Services P.O. Box 60102 City of Industry, Ca 91716-0102
Spouse Name Not Entered	HSBC NV 1441 Schilling Place Salinas, Ca 93901

In re **Shorline McCoy**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 2

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Internal Revenue Service Austin, TX 73301
Spouse Name Not Entered	Internal Revenue Service 6801 Sanger Ave, Suite 260 STOP 5230 WAC Waco, Tx 76710
Spouse Name Not Entered	Internal Revenue Service P.O. Box 249 Memphis, TN 38101-0249
Spouse Name Not Entered	McCreary Veselka Bragg & Allen Lee Gordon P.O. Box 1269 Round Rock, TX 78680
Spouse Name Not Entered	Texas Workforce Commission TEC Building Bankruptcy 101 East 15th Street Austin, TX 78778
Spouse Name Not Entered	Thomas Walker 1124 Camprose Dr. DeSoto, TX 75115
Spouse Name Not Entered	Tribute Card Visa P.O.Box 1360 Newark, NJ 07101-0136

In re **Shoroline McCoy**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 3

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	U. S. Attorney General 601 NW Loop 410 Suite 600 San Antonio, TX 78216
Spouse Name Not Entered	U.S. Attorney General Main Justice Bldg, Rm 5111 10th & Constitutional Ave., NW Washinton, DC 20530

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

Debtor's Marital Status:	Dependents of Debtor and Spouse			
Married	Relationship(s): husband	Age(s):	Relationship(s):	Age(s):
Employment:	Debtor	Spouse		
Occupation	self employed			
Name of Employer				
How Long Employed				
Address of Employer				

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

(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:
due to enrollment

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

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

<p>1. Rent or home mortgage payment (include lot rented for mobile home)</p> <p>a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>2. Utilities:</p> <p>a. Electricity and heating fuel</p> <p>b. Water and sewer</p> <p>c. Telephone</p> <p>d. Other:</p>	
<p>3. Home maintenance (repairs and upkeep)</p> <p>4. Food</p> <p>5. Clothing</p> <p>6. Laundry and dry cleaning</p> <p>7. Medical and dental expenses</p> <p>8. Transportation (not including car payments)</p> <p>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</p> <p>10. Charitable contributions</p>	
<p>11. Insurance (not deducted from wages or included in home mortgage payments)</p> <p>a. Homeowner's or renter's</p> <p>b. Life</p> <p>c. Health</p> <p>d. Auto</p> <p>e. Other:</p>	
<p>12. Taxes (not deducted from wages or included in home mortgage payments)</p> <p>Specify:</p>	
<p>13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)</p> <p>a. Auto:</p> <p>b. Other: payment to hart</p> <p>c. Other:</p> <p>d. Other:</p>	
<p>14. Alimony, maintenance, and support paid to others:</p> <p>15. Payments for support of add'l dependents not living at your home:</p> <p>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</p> <p>17.a. Other:</p> <p>17.b. Other:</p>	
<p>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.)</p>	\$0.00
<p>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: due to enrollment</p>	
<p>20. STATEMENT OF MONTHLY NET INCOME</p> <p>a. Average monthly income from Line 15 of Schedule I \$0.00</p> <p>b. Average monthly expenses from Line 18 above \$0.00</p> <p>c. Monthly net income (a. minus b.) \$0.00</p>	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Shorline McCoy**

Case No.

Chapter **11**

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$424,351.00			
B - Personal Property	Yes	6	\$219,880.00			
C - Property Claimed as Exempt	Yes	4				
D - Creditors Holding Secured Claims	Yes	2			\$401,694.05	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$3,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$13,359.00	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	4				
I - Current Income of Individual Debtor(s)	Yes	1				\$0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1				\$0.00
	TOTAL	24	\$644,231.00	\$418,053.05		

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Shoroline McCoy**

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)		

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **11/24/2010** _____

Signature **/s/ Shoroline McCoy** _____
Shoroline McCoy

Date _____

Signature _____

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: Shorline McCoy

Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

None checkbox

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income.

Table with 2 columns: AMOUNT, SOURCE. Rows for 2009 - Debtor's earnings and 2008 - Debtor's earnings.

2. Income other than from employment or operation of business

None

None checkbox (checked)

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

3. Payments to creditors

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

None

None checkbox

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account

Table with 4 columns: NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID, AMOUNT STILL OWING. Row for Don Hart, Monthly (Last 90 days), \$4,500.00.

None

None checkbox (checked)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. 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.

None

None checkbox (checked)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

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

None

None checkbox (checked)

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Shorline McCoy**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

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

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Americredit P.O. Box 78143 Phoenix, AZ 85062-8143	July 2010	2003 BMW; \$30-37,000

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

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

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

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

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Montez & Williams PC 3809 W. Waco Drive Waco TX 76710	Nov. 2010	\$6,000
Springboard	Oct. 2010	\$55.00

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Shoroline McCoy**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations,

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Union State Bank Killeen TX	business checking #1784	
Union State Bank, Killeen TX	chekcing #1130	

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Shoroline McCoy**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

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

NAME

**Kenneth McCoy
1604 Florence
Killeen, TX 76541**

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.

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

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.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Shoroline McCoy**

Case No. _____
(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

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
OK Learning Center 1604 Florence Rd. Killeen, TX 76541	child care	1996 - present
OK Learning Center, Inc. 1604 Florence Rd. Killeen, TX 76541	child care	8-22-03
Judahs Outreached Ministries Dallas TX	provide food and shelter for homeless	January 2997

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. §

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.

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the

NAME AND ADDRESS	DATES SERVICES RENDERED
3 in 1 Bookkeeping 3919 W. Waco Drive Waco, TX 76710	2002 - present

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

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Shoroline McCoy**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by

20. Inventories

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

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

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately

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

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the

25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Shoroline McCoy**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **11/24/2010** _____

Signature ***/s/ Shoroline McCoy*** _____
of Debtor ***Shoroline McCoy***

Date _____

Signature _____
of Joint Debtor
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re **Shorline McCoy**

Case No. _____

Chapter 11

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

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Shorline McCoy
Printed Name(s) of Debtor(s)

X /s/ Shorline McCoy
Signature of Debtor

11/24/2010
Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any)

_____ Date

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

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

/s/ John A. Montez

John A. Montez, Attorney for Debtor(s)
Bar No.: 14285000
Montez & Williams, P.C.
3809 W. Waco Drive
Waco, TX 76710
Phone: (254) 759-8600
Fax: (254) 759-8700
E-Mail: johna.montez@yahoo.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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)

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 only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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.

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 a 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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Shoroline McCoy**

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:	<u>\$0.00</u>
Prior to the filing of this statement I have received:	<u>\$6,000.00</u>
Balance Due:	<u>(\$6,000.00)</u>

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

Debtor Other (specify)

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

Debtor Other (specify)

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

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

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

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/24/2010

Date

/s/ John A. Montez

John A. Montez
Montez & Williams, P.C.
3809 W. Waco Drive
Waco, TX 76710
Phone: (254) 759-8600 / Fax: (254) 759-8700

Bar No. 14285000

/s/ Shoroline McCoy

Shoroline McCoy

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Shoroline McCoy**

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 11/24/2010

Signature */s/ Shoroline McCoy*
Shoroline McCoy

Date _____

Signature _____