

United States Bankruptcy Court Eastern District of Virginia

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Blum, Joshua E.
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): AKA Joshua E Macias
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-0806
Street Address of Debtor (No. and Street, City, and State): 4933 Jeane Street Virginia Beach, VA ZIP Code 23462-2617
County of Residence or of the Principal Place of Business: Virginia Beach Cit
Mailing Address of Debtor (if different from street address): 344 Lavender Lane Virginia Beach, VA ZIP Code 23462-2609

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

Type of Debtor (Form of Organization) (Check one box): Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.
Nature of Business (Check one box): Other
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box): Chapter 11
Nature of Debts (Check one box): Debts are primarily consumer debts, "incurred by an individual primarily for a personal, family, or household purpose."

Filing Fee (Check one box): Full Filing Fee attached
Chapter 11 Debtors: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
Check all applicable boxes: A plan is being filed with this petition.

Statistical/Administrative Information: Debtor estimates that funds will be available for distribution to unsecured creditors.
Estimated Number of Creditors: 1-49
Estimated Assets: \$0 to \$50,000
Estimated Liabilities: \$0 to \$50,000

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Blum, Joshua E.</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor: <b>Rena E. Blum</b>	Case Number: <b>09-70495</b>	Date Filed: <b>2/10/09</b>
District: <b>Eastern District of Virginia</b>	Relationship: <b>Spouse</b>	Judge: <b>Honorable Frank J. Santoro</b>

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X</b> _____ Signature of Attorney for Debtor(s) (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 preceding the date of this petition or for a longer part of such 180 days than in any other District.

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

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

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

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

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

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

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

Name of Debtor(s):  
**Blum, Joshua E.**

**Signatures**

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

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

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

**X** /s/ Joshua E. Blum  
Signature of Debtor **Joshua E. Blum**

**X** \_\_\_\_\_  
Signature of Joint Debtor

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

May 10, 2010  
Date

**Signature of a Foreign Representative**

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

(Check only one box.)

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

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

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

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

**Signature of Attorney\***

**X** /s/ Kelly M. Barnhart VSB  
Signature of Attorney for Debtor(s)

Kelly M. Barnhart VSB #65246  
Printed Name of Attorney for Debtor(s)

Roussos, Lassiter, Glanzer & Marcus PLC  
Firm Name

580 E. Main Street, Suite 300  
P.O. Box 3127  
Norfolk, VA 23514-3127

\_\_\_\_\_  
Address

757-622-9005 Fax: 757-624-9257  
Telephone Number

May 10, 2010  
Date

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

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

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

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

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

\_\_\_\_\_  
Address

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

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Joshua E. Blum

Debtor(s)

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

Chapter 11

**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.**

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/ Joshua E. Blum  
Joshua E. Blum

Date: May 10, 2010

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re Joshua E. Blum

Debtor(s)

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

Chapter 11

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AHMSI PO Box 631730 Irving, TX 75063-1730	AHMSI PO Box 631730 Irving, TX 75063-1730	212 Edison Avenue Portsmouth, Virginia 23702 GPIN: 0472-0100		<b>162,000.00</b>  <b>(148,672.00 secured)</b>
Auroro Loan Services 10350 Park Meadows Drive Lone Tree, CO 80124	Auroro Loan Services 10350 Park Meadows Drive Lone Tree, CO 80124	1708 Isaac Street Norfolk, Virginia 23523 GPIN: 00002313		<b>164,000.00</b>  <b>(148,066.00 secured)</b>
Bank of America c/o CollectCorp 455 North 3rd St, Ste 260 Phoenix, AZ 85004-3924	Bank of America c/o CollectCorp 455 North 3rd St, Ste 260 Phoenix, AZ 85004-3924	credit card charges - personal		<b>8,763.91</b>
Bank of America c/o CollectCorp 455 North 3rd St, Ste 260 Phoenix, AZ 85004-3924	Bank of America c/o CollectCorp 455 North 3rd St, Ste 260 Phoenix, AZ 85004-3924	credit card charges - personal and business		<b>31,148.50</b>
Bank of America c/o CollectCorp 455 North 3rd St, Ste 260 Phoenix, AZ 85004-3924	Bank of America c/o CollectCorp 455 North 3rd St, Ste 260 Phoenix, AZ 85004-3924	Personal and business credit card charges		<b>16,389.41</b>
BB&T PO Box 1847 Wilson, NC 27894	BB&T PO Box 1847 Wilson, NC 27894	credit card charges		<b>8,015.00</b>
Chase Bank USA c/o NAFS PO Box 9027 Buffalo, NY 14231-9027	Chase Bank USA c/o NAFS PO Box 9027 Buffalo, NY 14231-9027	credit card charges - personal and business		<b>7,329.99</b>
Chase Bank USA NA c/o Jormandy LLC PO Box 13101 Norfolk, VA 23506	Chase Bank USA NA c/o Jormandy LLC PO Box 13101 Norfolk, VA 23506	Judgment (credit card charges - personal and business)		<b>6,494.40</b>
City of Norfolk Thomas W. Moss, Jr., Treasurer PO Box 3215 Norfolk, VA 23514-3215	City of Norfolk Thomas W. Moss, Jr., Treasurer PO Box 3215 Norfolk, VA 23514-3215	2009/2010 Real estate taxes on 1544 Melrose Plarkway, Norfolk, Virginia		<b>6,913.00</b>

Debtor(s)

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

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Lynne and Ken German 3077 Brickhouse Court Virginia Beach, VA 23452	Lynne and Ken German 3077 Brickhouse Court Virginia Beach, VA 23452	Unsecured debt - business		26,000.00
Harley Davidson/1st Placement c/o Stuart Allan & Assocs Inc 5447 East 5th St, Ste 110 Tucson, AZ 85711-2345	Harley Davidson/1st Placement c/o Stuart Allan & Assocs Inc 5447 East 5th St, Ste 110 Tucson, AZ 85711-2345	Deficiency on repossession of motorcycle		6,257.15
J&J Investments 53 Diamone Hill Road Hampton, VA 23666	J&J Investments 53 Diamone Hill Road Hampton, VA 23666			80,000.00
Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000	Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000	4940 Jeanne Street Virginia Beach, Virginia 23462 GPIN: 1477-06-3571		24,000.00 (172,912.00 secured) (189,000.00 senior lien)
Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000	Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000	1708 Isaac Street Norfolk, Virginia 23523 GPIN: 00002313		23,000.00 (148,066.00 secured) (164,000.00 senior lien)
Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000	Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000	1416 Doe Court Virginia Beach, Virginia 23464-6354 GPIN: 1475-17-7242		42,000.00 (142,560.00 secured) (117,000.00 senior lien)
Navy Federal Credit Union PO Box 3300 Merrifield, VA 22119-3300	Navy Federal Credit Union PO Box 3300 Merrifield, VA 22119-3300	344 Lavender Lane Virginia Beach, Virginia 23462 GPIN: 1477-16-2314		39,214.22 (174,217.00 secured) (149,900.00 senior lien)
Stock Building Supply Inc c/o Huff, Poole & Mahoney PC 4705 Columbus Street Virginia Beach, VA 23462	Stock Building Supply Inc c/o Huff, Poole & Mahoney PC 4705 Columbus Street Virginia Beach, VA 23462	Judgment		23,337.13
Linh Troung 1717 Hungers Parish Court Virginia Beach, VA 23455	Linh Troung 1717 Hungers Parish Court Virginia Beach, VA 23455	Unsecured debt - business	Contingent Unliquidated Disputed	90,000.00
Wachovia PO Box 659558 San Antonio, TX 78265-9558	Wachovia PO Box 659558 San Antonio, TX 78265-9558	4940 Jeanne Street Virginia Beach, Virginia 23462 GPIN: 1477-06-3571		189,000.00  (172,912.00 secured)

Debtor(s)

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

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Wachovia PO Box 659558 San Antonio, TX 78265</b>	<b>Wachovia PO Box 659558 San Antonio, TX 78265</b>	<b>5580 Campus Drive Virginia Beach, Virginia 23462-7305 GPIN: 1468-25-3367</b>		<b>132,000.00  (121,473.00 secured)</b>

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Joshua E. Blum**, the debtor in this case, 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 **May 10, 2010**Signature **/s/ Joshua E. Blum****Joshua E. Blum**

Debtor

*Penalty for making a false statement or concealing property:* 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**  
**Eastern District of Virginia**

In re Joshua E. Blum  
Debtor

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

Chapter 11

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities 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	2	1,679,403.00		
B - Personal Property	Yes	4	21,985.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	6		1,639,678.79	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	5		20,862.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		388,078.03	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			15,344.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			14,682.77
Total Number of Sheets of ALL Schedules		33			
Total Assets			1,701,388.00		
Total Liabilities				2,048,618.82	

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Joshua E. Blum  
Debtor

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)		

In re Joshua E. Blum

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

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
2440 Palmyra Street Norfolk, Virginia 23513-4322 GPIN: 03862000		H	136,719.00	121,410.00
808 Chalk Court Virginia Beach, Virginia 23462 GPIN: 1468-24-8074		H	111,605.00	80,000.00
4940 Jeanne Street Virginia Beach, Virginia 23462 GPIN: 1477-06-3571		H	172,912.00	213,000.00
344 Lavender Lane Virginia Beach, Virginia 23462 GPIN: 1477-16-2314		H	174,217.00	189,114.22
1416 Doe Court Virginia Beach, Virginia 23464-6354 GPIN: 1475-17-7242		H	142,560.00	159,000.00
1708 Isaac Street Norfolk, Virginia 23523 GPIN: 00002313		H	148,066.00	187,000.00
212 Edison Avenue Portsmouth, Virginia 23702 GPIN: 0472-0100		H	148,672.00	162,000.00
84 Dahlgren Avenue Portsmouth, Virginia 23702-2909 GPIN: 0402-0680 (also listed in Portsmouth Circuit Court records as 104A & B Harris Rd.)		H	184,833.00	136,000.00
5580 Campus Drive Virginia Beach, Virginia 23462-7305 GPIN: 1468-25-3367		H	121,473.00	Unknown
Sub-Total >			<b>1,341,057.00</b>	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re Joshua E. Blum  
 Debtor

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

**SCHEDULE A - REAL PROPERTY**  
 (Continuation Sheet)

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
3720 Northwood Court Virginia Beach, Virginia 23452 GPIN: 1486-60-1927		H	140,184.00	98,811.37
1544 Melrose Parkway Norfolk, Virginia 23508 GPIN: 24369700		H	198,162.00	161,343.20

Sub-Total > **338,346.00** (Total of this page)  
 Total > **1,679,403.00**  
 (Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

In re Joshua E. Blum

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

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

Type of Property	N O N E	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 homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account number ending in 3563 maintained at Bank of America	J	1,804.00
		Checking account maintained with SunTrust Bank, account ending in 4184	J	0.00
		Savings account number ending in 4505 maintained at Bank of America	J	47.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		10 chairs \$300, 2 sofas \$600, loveseat \$150, 4 end tables \$300, coffee table \$150, telephone \$65, 2 clocks \$500, 15 lamps \$450, 2 bookcases \$250, window treatments \$750, rugs \$350, dining room table and chairs \$550, hutch \$75, china cabinet/closet \$150, washer \$250, dryer \$175, oven \$250, microwave \$75, refrigerator \$750, freezer \$750, glass dishes \$350, china dishes \$350, crystal dishes \$500, pots and pans \$750, 3 beds and bedding \$1,500, 4 night tables \$400, 4 dressers \$750, 2 chests of drawers \$500,	J	1,199.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		100 books \$250.00 35 pictures \$70.00	J	320.00
		Coin collection	J	1,500.00
6. Wearing apparel.		Miscellaneous clothes and shoes	H	3,500.00
7. Furs and jewelry.		Wedding ring	H	2,500.00
		Family ring (gold)	J	2,000.00
			Sub-Total >	<b>12,870.00</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re Joshua E. Blum

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

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	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
8. Firearms and sports, photographic, and other hobby equipment.		<b>3 TVs \$500.00</b> <b>2 DVD players \$45.00</b> <b>2 stereo sets \$50.00</b> <b>250 CDs \$25.00</b> <b>40 DVDs \$45.00</b>	<b>J</b>	<b>665.00</b>
		<b>Rugar handgun</b>	<b>H</b>	<b>750.00</b>
		<b>2 cameras: Olumpus &amp; Cannon</b>	<b>-</b>	<b>250.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>\$1,500,000 term policy number xxxx0318, maintained with Mass Mutual</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% of interest in JEB Development Corp.</b>	<b>H</b>	<b>Unknown</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>50% member interest in Stage Coach Ranch LLC</b>	<b>H</b>	<b>Unknown</b>
		<b>1/3 member interest in Trinity Property LLC</b>	<b>H</b>	<b>Unknown</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

Sub-Total > **1,665.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re Joshua E. Blum  
Debtor

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

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	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
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Judgment against Terry Paxton in Vrginia Beach General District Court Case No. GV10005943-00 Judgment amount \$1,670.00, but uncollectible</b>	<b>H</b>	<b>0.00</b>
		<b>Judgment against Tony Hall and Lacy Hall in Norfolk General District Court Case No. GV10000641-00 Judgment amount \$12,000.00, but collectibility questionable</b>	<b>H</b>	<b>0.00</b>
		<b>2009 federal tax refund</b>	<b>H</b>	<b>0.00</b>
		<b>2009 state tax refund</b>	<b>H</b>	<b>0.00</b>
		<b>2010 federal tax refund</b>	<b>H</b>	<b>0.00</b>
		<b>2010 state tax refund</b>	<b>H</b>	<b>0.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
Sub-Total >				<b>0.00</b>
(Total of this page)				

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re Joshua E. Blum,  
Debtor

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

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	NON E	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 a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1997 Volkswagen Jetta (May 2010 Kelley BlueBook value) VIN: xxxxxxxxxxxxxx8691 Mileage: over 127,000</b>	<b>J</b>	<b>875.00</b>
		<b>1994 Ford Mustang (May 2005 Kelley BlueBook value) VIN: xxxxxxxxxxxxxx9556 Mileage: over 126,000</b>	<b>J</b>	<b>750.00</b>
		<b>2004 Dodge Ram 1500 Pickup Qual Cab Short Bed (May 2010 Kelley BlueBook value) VIN: xxxxxxxxxxxxxx2751 Mileage: over 90,000</b>	<b>H</b>	<b>5,325.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Tools (drills, lawn tools, framing, etc.)</b>	<b>H</b>	<b>500.00</b>
30. Inventory.	<b>X</b>			
31. Animals.		<b>Cats as pets</b>	<b>J</b>	<b>Unknown</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>7,450.00</b>
(Total of this page)	
Total >	<b>21,985.00</b>

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)



In re Joshua E. Blum

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

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

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

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
2440 Palmyra Street Norfolk, Virginia 23513-4322 GPIN: 03862000	Va. Code Ann. § 34-4	1.00	136,719.00
808 Chalk Court Virginia Beach, Virginia 23462 GPIN: 1468-24-8074	Va. Code Ann. § 34-4	1.00	111,605.00
4940 Jeanne Street Virginia Beach, Virginia 23462 GPIN: 1477-06-3571	Va. Code Ann. § 34-4	1.00	172,912.00
344 Lavender Lane Virginia Beach, Virginia 23462 GPIN: 1477-16-2314	Va. Code Ann. § 34-4	1.00	174,217.00
1416 Doe Court Virginia Beach, Virginia 23464-6354 GPIN: 1475-17-7242	Va. Code Ann. § 34-4	1.00	142,560.00
212 Edison Avenue Portsmouth, Virginia 23702 GPIN: 0472-0100	Va. Code Ann. § 34-4	1.00	148,672.00
84 Dahlgren Avenue Portsmouth, Virginia 23702-2909 GPIN: 0402-0680 (also listed in Portsmouth Circuit Court records as 104A & B Harris Rd.)	Va. Code Ann. § 34-4	1.00	184,833.00
5580 Campus Drive Virginia Beach, Virginia 23462-7305 GPIN: 1468-25-3367	Va. Code Ann. § 34-4	1.00	121,473.00
3720 Northwood Court Virginia Beach, Virginia 23452 GPIN: 1486-60-1927	Va. Code Ann. § 34-4	1.00	140,184.00
1544 Melrose Parkway Norfolk, Virginia 23508 GPIN: 24369700	Va. Code Ann. § 34-4	1.00	198,162.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking account number ending in 3563 maintained at Bank of America	Va. Code Ann. § 34-4	902.00	1,804.00
Checking account maintained with SunTrust Bank, account ending in 4184	Va. Code Ann. § 34-4	0.00	0.00
Savings account number ending in 4505 maintained at Bank of America	Va. Code Ann. § 34-4	23.50	47.00

2 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Joshua E. Blum

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

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Household Goods and Furnishings</b>			
10 chairs \$300, 2 sofas \$600, loveseat \$150, 4 end tables \$300, coffee table \$150, telephone \$65, 2 clocks \$500, 15 lamps \$450, 2 bookcases \$250, window treatments \$750, rugs \$350, dining room table and chairs \$550, hutch \$75, china cabinet/closet \$150, washer \$250, dryer \$175, oven \$250, microwave \$75, refrigerator \$750, freezer \$750, glass dishes \$350, china dishes \$350, crystal dishes \$500, pots and pans \$750, 3 beds and bedding \$1,500, 4 night tables \$400, 4 dressers \$750, 2 chests of drawers \$500,	Va. Code Ann. § 34-26(4a)	599.50	1,199.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
100 books \$250.00	Va. Code Ann. § 34-4	1.00	320.00
35 pictures \$70.00			
Coin collection	Va. Code Ann. § 34-4	1.00	1,500.00
<b>Wearing Apparel</b>			
Miscellaneous clothes and shoes	Va. Code Ann. § 34-26(4)	1,000.00	3,500.00
	Va. Code Ann. § 34-4	1.00	
<b>Furs and Jewelry</b>			
Wedding ring	Va. Code Ann. § 34-26(1a)	100%	2,500.00
Family ring (gold)	Va. Code Ann. § 34-26(2)	100%	2,000.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
3 TVs \$500.00	Va. Code Ann. § 34-26(4a)	332.50	665.00
2 DVD players \$45.00			
2 stereo sets \$50.00			
250 CDs \$25.00			
40 DVDs \$45.00			
Rugar handgun	Va. Code Ann. § 34-4	1.00	750.00
2 cameras: Olumpus & Cannon	Va. Code Ann. § 34-4	1.00	250.00
<b>Interests in Insurance Policies</b>			
\$1,500,000 term policy number xxxx0318, maintained with Mass Mutual	Va. Code Ann. § 34-4	1.00	0.00
<b>Stock and Interests in Businesses</b>			
100% of interest in JEB Development Corp.	Va. Code Ann. § 34-4	1.00	Unknown
<b>Interests in Partnerships or Joint Ventures</b>			
50% member interest in Stage Coach Ranch LLC	Va. Code Ann. § 34-4	1.00	Unknown
1/3 member interest in Trinity Property LLC	Va. Code Ann. § 34-4	1.00	Unknown

In re Joshua E. Blum

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

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Other Liquidated Debts Owing Debtor Including Tax Refund</u></b>			
Judgment against Terry Paxton in Virginia Beach General District Court Case No. GV10005943-00 Judgment amount \$1,670.00, but uncollectible	Va. Code Ann. § 34-4	1.00	0.00
Judgment against Tony Hall and Lacy Hall in Norfolk General District Court Case No. GV10000641-00 Judgment amount \$12,000.00, but collectibility questionable	Va. Code Ann. § 34-4	1.00	0.00
2009 federal tax refund	Va. Code Ann. § 34-4	1.00	0.00
2009 state tax refund	Va. Code Ann. § 34-4	1.00	0.00
2010 federal tax refund	Va. Code Ann. § 34-4	1.00	0.00
2010 state tax refund	Va. Code Ann. § 34-4	1.00	0.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1997 Volkswagen Jetta (May 2010 Kelley BlueBook value) VIN: xxxxxxxxxxxxxx8691 Mileage: over 127,000	Va. Code Ann. § 34-4	437.50	875.00
1994 Ford Mustang (May 2005 Kelley BlueBook value) VIN: xxxxxxxxxxxxxx9556 Mileage: over 126,000	Va. Code Ann. § 34-4	375.00	750.00
2004 Dodge Ram 1500 Pickup Qual Cab Short Bed (May 2010 Kelley BlueBook value) VIN: xxxxxxxxxxxxxx2751 Mileage: over 90,000	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	2,000.00 3,325.00	5,325.00
<b><u>Machinery, Fixtures, Equipment and Supplies Used in Business</u></b>			
Tools (drills, lawn tools, framing, etc.)	Va. Code Ann. § 34-4	1.00	500.00
<b><u>Animals</u></b>			
Cats as pets	Va. Code Ann. § 34-26(5)	100%	Unknown

Total:	<b>13,521.00</b>	<b>1,553,322.00</b>
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Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re Joshua E. Blum  
Debtor

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

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. <b>xxxxxx7954</b>  <b>AHMSI</b> <b>c/o Friedman &amp; MacFadyen PA</b> <b>1601 Rollings Hills Dr, Ste 125</b> <b>Henrico, VA 23229</b>	<b>H</b>	<b>Deed of Trust</b>  <b>2440 Palmyra Street</b> <b>Norfolk, Virginia 23513-4322</b> <b>GPIN: 03862000</b>						<b>121,410.00</b>	<b>0.00</b>
		Value \$ <b>136,719.00</b>							
Account No. <b>216761</b>  <b>Johnie R. Muncy</b> <b>Suite 125</b> <b>1601 Rolling Hills Drive</b> <b>Henrico, VA 23229</b>		<b>Representing:</b> <b>AHMSI</b>						<b>Notice Only</b>	
		Value \$							
Account No. <b>xxxxxx7754</b>  <b>AHMSI</b> <b>PO Box 631730</b> <b>Irving, TX 75063-1730</b>	<b>X H</b>	<b>Deed of Trust</b>  <b>212 Edison Avenue</b> <b>Portsmouth, Virginia 23702</b> <b>GPIN: 0472-0100</b>						<b>162,000.00</b>	<b>13,328.00</b>
		Value \$ <b>148,672.00</b>							
Account No. <b>xxxxxx0253</b>  <b>Auroro Loan Services</b> <b>10350 Park Meadows Drive</b> <b>Lone Tree, CO 80124</b>	<b>X H</b>	<b>Deed of Trust</b>  <b>1708 Isaac Street</b> <b>Norfolk, Virginia 23523</b> <b>GPIN: 00002313</b>						<b>164,000.00</b>	<b>15,934.00</b>
		Value \$ <b>148,066.00</b>							
Subtotal								<b>447,410.00</b>	<b>29,262.00</b>
(Total of this page)									

5 continuation sheets attached

In re Joshua E. Blum  
Debtor

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C						
Account No.  <b>Aurora Loan Services</b> <b>2617 College Park</b> <b>Scottsbluff, NE 69361</b>							<b>Notice Only</b>	
			<b>Representing:</b> <b>Auroro Loan Services</b>					
Account No. <b>xxxxxxxx0999</b>  <b>Bank of America NA</b> <b>PO Box 29078</b> <b>Greensboro, NC 27420</b>		<b>X</b>	<b>H</b>				<b>98,811.37</b>	<b>0.00</b>
			<b>Deed of Trust</b>  <b>3720 Northwood Court</b> <b>Virginia Beach, Virginia 23452</b> <b>GPIN: 1486-60-1927</b>			<b>Value \$ 140,184.00</b>		
Account No.  <b>Bank of America</b> <b>4161 Piedmont Pkwy</b> <b>NC4-105-01-34</b> <b>Greensboro, NC 27410-8110</b>							<b>Notice Only</b>	
			<b>Representing:</b> <b>Bank of America NA</b>			<b>Value \$</b>		
Account No. <b>xxxxxx8410</b>  <b>BB&amp;T</b> <b>944 Independence Boulevard</b> <b>Virginia Beach, VA 23462</b>		<b>X</b>	<b>H</b>				<b>161,343.20</b>	<b>0.00</b>
			<b>Deed of Trust</b>  <b>1544 Melrose Parkway</b> <b>Norfolk, Virginia 23508</b> <b>GPIN: 24369700</b>			<b>Value \$ 198,162.00</b>		
Account No. <b>xxxxxx7319</b>  <b>Navy Federal Credit Union</b> <b>Mortgage Recovery Dept</b> <b>PO Box 3000</b> <b>Merrifield, VA 22119-3000</b>			<b>H</b>				<b>24,000.00</b>	<b>24,000.00</b>
			<b>HELOC</b>  <b>4940 Jeanne Street</b> <b>Virginia Beach, Virginia 23462</b> <b>GPIN: 1477-06-3571</b>			<b>Value \$ 172,912.00</b>		
<b>Subtotal</b>							<b>284,154.57</b>	<b>24,000.00</b>
<b>(Total of this page)</b>								

Sheet 1 of 5 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Joshua E. Blum  
Debtor

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxx2365</b>	H	HELOC  344 Lavender Lane Virginia Beach, Virginia 23462 GPIN: 1477-16-2314				39,214.22	14,897.22
Navy Federal Credit Union PO Box 3300 Merrifield, VA 22119-3300							
Account No.	X H	HELOC  1416 Doe Court Virginia Beach, Virginia 23464-6354 GPIN: 1475-17-7242				42,000.00	16,440.00
Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000							
Account No.	X H	HELOC  1708 Isaac Street Norfolk, Virginia 23523 GPIN: 00002313				23,000.00	23,000.00
Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000							
Account No. <b>xxxxxx6651</b>	H	HELOC  5580 Campus Drive Virginia Beach, Virginia 23462-7305 GPIN: 1468-25-3367				Unknown	Unknown
Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000							
Account No.		Representing: Navy Federal Credit Union				Notice Only	
Rosenberg & Associates LLC 7910 Woodmont Ave, Ste 750 Bethesda, MD 20814							
Subtotal (Total of this page)						104,214.22	54,337.22

Sheet 2 of 5 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Joshua E. Blum  
Debtor

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxx4861</b>  <b>Wachovia</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265-9558</b>	H	<b>Deed of Trust</b>  <b>4940 Jeanne Street</b> <b>Virginia Beach, Virginia 23462</b> <b>GPIN: 1477-06-3571</b>				<b>189,000.00</b>	<b>16,088.00</b>
		Value \$ <b>172,912.00</b>					
Account No.  <b>Wachovia Mortgage</b> <b>794 Davis St.</b> <b>San Leandro, CA 94577-6922</b>		<b>Representing:</b> <b>Wachovia</b>				<b>Notice Only</b>	
		Value \$					
Account No. <b>xxxx7564</b>  <b>Wachovia</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265</b>	H	<b>Deed of Trust</b>  <b>344 Lavender Lane</b> <b>Virginia Beach, Virginia 23462</b> <b>GPIN: 1477-16-2314</b>				<b>149,900.00</b>	<b>0.00</b>
		Value \$ <b>174,217.00</b>					
Account No.  <b>Wachovia Mortgage</b> <b>794 Davis St.</b> <b>San Leandro, CA 94577-6922</b>		<b>Representing:</b> <b>Wachovia</b>				<b>Notice Only</b>	
		Value \$					
Account No. <b>xxxxxx2988</b>  <b>Wachovia</b> <b>Attn Loan Svc Customer Support</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265-9558</b>	H	<b>Deed of Trust</b>  <b>1416 Doe Court</b> <b>Virginia Beach, Virginia 23464-6354</b> <b>GPIN: 1475-17-7242</b>				<b>117,000.00</b>	<b>0.00</b>
		Value \$ <b>142,560.00</b>					
Subtotal						<b>455,900.00</b>	<b>16,088.00</b>
(Total of this page)							

Sheet **3** of **5** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Joshua E. Blum  
Debtor

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
Account No.  <b>Wachovia Mortgage</b> <b>794 Davis St.</b> <b>San Leandro, CA 94577-6922</b>							<b>Notice Only</b>	
Account No. <b>xxxx7481</b>  <b>Wachovia</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265</b>		<b>H</b>					<b>132,000.00</b>	<b>10,527.00</b>
						<b>121,473.00</b>		
Account No.  <b>Wachovia Mortgage</b> <b>794 Davis St.</b> <b>San Leandro, CA 94577-6922</b>							<b>Notice Only</b>	
Account No. <b>xxxxxx1185</b>  <b>Wachovia Mortgage</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265-9558</b>		<b>H</b>					<b>80,000.00</b>	<b>0.00</b>
						<b>111,605.00</b>		
Account No.  <b>Rosenberg &amp; Associates LLC</b> <b>7910 Woodmont Ave, Ste 750</b> <b>Bethesda, MD 20814</b>							<b>Notice Only</b>	
<b>Subtotal</b>							<b>212,000.00</b>	<b>10,527.00</b>
<b>(Total of this page)</b>								

Sheet **4** of **5** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims



In re Joshua E. Blum,  
Debtor

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C						
Account No. <b>xxxxxx5797</b>								
<b>Wells Fargo Bank NA c/o Rosenberg &amp; Assocs LLC 7910 Woodmont Ave, Ste 750 Bethesda, MD 20814</b>		<b>H</b>						
			<b>Deed of Trust</b>					
			<b>84 Dahlgren Avenue Portsmouth, Virginia 23702-2909 GPIN: 0402-0680 (also listed in Portsmouth Circuit Court records as 104A &amp; B Harris Rd.)</b>					
			Value \$ <b>184,833.00</b>				<b>136,000.00</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>136,000.00</b>	<b>0.00</b>
Total (Report on Summary of Schedules)							<b>1,639,678.79</b>	<b>134,214.22</b>

Sheet **5** of **5** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Total  
(Report on Summary of Schedules)

<b>136,000.00</b>	<b>0.00</b>
<b>1,639,678.79</b>	<b>134,214.22</b>

In re Joshua E. Blum

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

Debtor

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

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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 \$11,725\* 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 \$5,775\* 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 \$2,600\* 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).

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

In re Joshua E. Blum  
Debtor

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

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Deposits by individuals**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.  <b>Brad Runyon</b> <b>4940 Jeanne Street</b> <b>Virginia Beach, VA 23462</b>		H	<b>Security deposit</b>				1,200.00	0.00
							<b>1,200.00</b>	<b>1,200.00</b>
Account No.  <b>Vinithia Smith</b> <b>5580 Campus Drive</b> <b>Virginia Beach, VA 23462-7305</b>		H	<b>Security deposit</b>				900.00	0.00
							<b>900.00</b>	<b>900.00</b>
Account No.  <b>Lousyanda Tankard</b> <b>Linda Tankard</b> <b>808 Chalk Court</b> <b>Virginia Beach, VA 23462</b>		H	<b>Security deposit</b>				900.00	0.00
							<b>900.00</b>	<b>900.00</b>
Account No.  <b>Lakasha White</b> <b>1416 Doe Court</b> <b>Virginia Beach, VA 23464-6354</b>		H	<b>Security deposit</b>				1,300.00	0.00
							<b>1,300.00</b>	<b>1,300.00</b>
Account No.  <b>Sonya Whitfield</b> <b>84 Dahlgren Avenue</b> <b>Portsmouth, VA 23702-2909</b>		H	<b>Security deposit</b>				600.00	0.00
							<b>600.00</b>	<b>600.00</b>
Subtotal							<b>4,900.00</b>	<b>0.00</b>
(Total of this page)							<b>4,900.00</b>	<b>4,900.00</b>

Sheet 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re Joshua E. Blum,  
Debtor

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

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Deposits by individuals**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
								AMOUNT ENTITLED TO PRIORITY	
Account No.  <b>Catria Williams</b> <b>212 Edison Avenue</b> <b>Portsmouth, VA 23702</b>		<b>H</b>	<b>Security deposit</b>				<b>1,200.00</b>	<b>0.00</b>	
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal (Total of this page)							<b>1,200.00</b>	<b>0.00</b>	<b>1,200.00</b>

Sheet **2** of **4** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re Joshua E. Blum  
Debtor

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

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.  City of Norfolk Thomas W. Moss, Jr., Treasurer PO Box 3215 Norfolk, VA 23514-3215		H	2009/2010 Real estate taxes on 1544 Melrose Plarkway, Norfolk, Virginia				6,913.00	6,913.00
Account No.  City of Virginia Beach John T. Atkinson, Treasurer 2401 Courthouse Drive Virginia Beach, VA 23456		H	2009/2009 Real estate taxes on 3720 Northwood Court, Virginia Beach, Virginia				4,191.53	4,191.53
Account No.  City of Virginia Beach John T. Atkinson, Treasurer 2401 Courthouse Drive Virginia Beach, VA 23456		H	2009/2009 Real Estate taxes on 5580 Campus Drive, Virginia Beach, Virginia				0.00	634.57
Account No.  City of Virginia Beach John T. Atkinson, Treasurer 2401 Courthouse Drive Virginia Beach, VA 23456		H	2009/2009 Real Estate taxes on 808 Chalk Court, Virginia Beach, Virginia				588.29	588.29
Account No.  City of Virginia Beach John T. Atkinson, Treasurer 2401 Courthouse Drive Virginia Beach, VA 23456		H	2009/2009 Real Estate taxes on 344 Lavender Lane, Virginia Beach, Virginia				0.00	966.99
Subtotal							<b>11,692.82</b>	
(Total of this page)							<b>13,294.38</b>	<b>1,601.56</b>

Sheet 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re Joshua E. Blum  
Debtor

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

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.  City of Virginia Beach John T. Atkinson, Treasurer 2401 Courthouse Drive Virginia Beach, VA 23456		H	2009/2009 Real Estate taxes on 1416 Doe Court, Virginia Beach, Virginia				695.54	0.00
							<b>695.54</b>	<b>695.54</b>
Account No.  City of Virginia Beach John T. Atkinson, Treasurer 2401 Courthouse Drive Virginia Beach, VA 23456		H	2009/2009 Real Estate taxes on 4940 Jeanne Street, Virginia Beach, Virginia				772.08	0.00
							<b>772.08</b>	<b>772.08</b>
Account No.  Internal Revenue Service Insolvency Unit 400 N. 8th St, Box 76 Richmond, VA 23240		J	FOR NOTICE PURPOSES ONLY				0.00	0.00
							<b>0.00</b>	<b>0.00</b>
Account No.  Virginia Dept of Taxation PO Box 2156 Richmond, VA 23218		J	FOR NOTICE PURPOSES ONLY				0.00	0.00
							<b>0.00</b>	<b>0.00</b>
Account No.  								

Sheet 4 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

0.00  
**1,467.62**

Total  
(Report on Summary of Schedules)

**11,692.82**  
**20,862.00**

In re Joshua E. Blum  
Debtor

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

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No. <b>xxxx9746</b>  <b>ADT Security Systems</b> <b>c/o Tate &amp; Kirlin Assocs</b> <b>2810 Southampton Road</b> <b>Philadelphia, PA 19154-1207</b>							
		<b>H</b>					<b>237.32</b>
Account No. <b>xxxxxxx &amp; xxxxxxxxx6005</b>  <b>Ballys Total Fitness</b> <b>c/o AvanteUSA Ltd</b> <b>2950 S Gessner Rd, Ste 265</b> <b>Houston, TX 77063</b>							
		<b>H</b>					<b>265.62</b>
Account No.  <b>AvanteUSA</b> <b>2950 S Gessner Rd, Ste 265</b> <b>Houston, TX 77063</b>							
							<b>Notice Only</b>
Account No.  <b>Bally Total Fitness</b> <b>12440 E Imperial H</b> <b>Ste. 300</b> <b>Norwalk, CA 90650-3178</b>							
							<b>Notice Only</b>
Subtotal (Total of this page)							<b>502.94</b>

8 continuation sheets attached

In re Joshua E. Blum,  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>xxxx-xxxx-xxxx-5318</b>  <b>Bank of America</b> <b>c/o CollectCorp</b> <b>455 North 3rd St, Ste 260</b> <b>Phoenix, AZ 85004-3924</b>		<b>H</b>	<b>2008</b> <b>Personal and business credit card charges</b>				<b>16,389.41</b>	
Account No.  <b>Associate Recovery Systems</b> <b>PO Box 463051</b> <b>Escondido, CA 92046-3051</b>			<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>	
Account No. <b>xxxx-xxxx-xxxx-4088</b>  <b>Bank of America</b> <b>c/o CollectCorp</b> <b>455 North 3rd St, Ste 260</b> <b>Phoenix, AZ 85004-3924</b>		<b>H</b>	<b>credit card charges - personal and business</b>				<b>31,148.50</b>	
Account No.  <b>Associate Recovery Systems</b> <b>PO Box 463051</b> <b>Escondido, CA 92046-3051</b>			<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>	
Account No.  <b>Bank of America</b> <b>PO Box 15026</b> <b>Wilmington, DE 19850</b>			<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>	
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>47,537.91</b>



In re Joshua E. Blum,  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R E D F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>xxxx-xxxxxx-x4333</b>  <b>Bank of America</b> <b>c/o CollectCorp</b> <b>455 North 3rd St, Ste 260</b> <b>Phoenix, AZ 85004-3924</b>			<b>credit card charges - personal</b>				<b>8,763.91</b>	
Account No.  <b>Associate Recovery Systems</b> <b>PO Box 463051</b> <b>Escondido, CA 92046-3051</b>		<b>H</b>	<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>	
Account No.  <b>Bank of America</b> <b>P.O. Box 15026</b> <b>Wilmington, DE 19850</b>			<b>Representing:</b> <b>Bank of America</b>				<b>Notice Only</b>	
Account No. <b>xxxxxxxxxxxxxxxxxx</b>  <b>BB&amp;T</b> <b>PO Box 1847</b> <b>Wilson, NC 27894</b>		<b>-</b>	<b>credit card charges</b>				<b>8,015.00</b>	
Account No.  <b>Jesse Capps</b> <b>333 Aragona Boulevard</b> <b>Virginia Beach, VA 23462</b>		<b>H</b>	<b>August 2009</b> <b>Loan for business</b>				<b>1,200.00</b>	
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>17,978.91</b>

In re Joshua E. Blum  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>xxxx-xxxx-xxxx-7085</b>  <b>Chase Bank USA</b> <b>c/o NAFS</b> <b>PO Box 9027</b> <b>Buffalo, NY 14231-9027</b>			<b>credit card charges - personal and business</b>				<b>7,329.99</b>	
Account No.  <b>Chase Bank</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>		<b>H</b>	<b>Representing: Chase Bank USA</b>				<b>Notice Only</b>	
Account No.  <b>MRS Associates Inc</b> <b>1930 Olney Ave</b> <b>Cherry Hill, NJ 08003</b>			<b>Representing: Chase Bank USA</b>				<b>Notice Only</b>	
Account No. <b>xxxx-xxxx-xxxx-3468</b>  <b>Chase Bank USA NA</b> <b>c/o Jormandy LLC</b> <b>PO Box 13101</b> <b>Norfolk, VA 23506</b>			<b>4/7/2010</b> <b>Judgment (credit card charges - personal and business)</b>				<b>6,494.40</b>	
Account No.  <b>Chase Bank</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>			<b>Representing: Chase Bank USA NA</b>				<b>Notice Only</b>	
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>13,824.39</b>

In re Joshua E. Blum,  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Dominion Psychiatric Assoc PLLC</b> <b>Attn Billing Office #6</b> <b>2580 Potters Road</b> <b>Virginia Beach, VA 23454</b>		<b>H</b>	<b>2008</b> <b>Medical services</b>			<b>1,408.66</b>
Account No.  <b>Transworld Systems</b> <b>PO Box 1864</b> <b>Santa Rosa, CA 95402</b>			<b>Representing:</b> <b>Dominion Psychiatric Assoc PLLC</b>			<b>Notice Only</b>
Account No. <b>xxxxxxBIOX</b>  <b>Duval County</b> <b>PO Box 863234</b> <b>Orlando, FL 32886-3234</b>		<b>H</b>	<b>2005</b> <b>Traffic violation</b>			<b>82.60</b>
Account No. <b>8166824</b>  <b>Linebarger Goggan Blair, et al.</b> <b>PO Box 56107</b> <b>Jacksonville, FL 32241</b>			<b>Representing:</b> <b>Duval County</b>			<b>Notice Only</b>
Account No.  <b>Lynne and Ken German</b> <b>3077 Brickhouse Court</b> <b>Virginia Beach, VA 23452</b>		<b>H</b>	<b>Unsecured debt - business</b>			<b>26,000.00</b>
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>27,491.26</b>

In re Joshua E. Blum  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx0588</b>  <b>Harley Davidson/1st Placement</b> <b>c/o Stuart Allan &amp; Assocs Inc</b> <b>5447 East 5th St, Ste 110</b> <b>Tucson, AZ 85711-2345</b>		<b>H</b>	<b>Deficiency on repossession of motorcycle</b>			<b>6,257.15</b>
Account No.  <b>Harley Davidson Credit</b> <b>3850 Arrowhead Drive</b> <b>Carson City, NV 89706</b>			<b>Representing:</b> <b>Harley Davidson/1st Placement</b>			<b>Notice Only</b>
Account No.  <b>J&amp;J Investments</b> <b>53 Diamone Hill Road</b> <b>Hampton, VA 23666</b>		<b>H</b>				<b>80,000.00</b>
Account No.  <b>Susan Jeffries</b> <b>344 Lavender Lane</b> <b>Virginia Beach, VA 23462-2609</b>		<b>H</b>	<b>FOR NOTICE PURPOSES ONLY</b>	<b>X</b>	<b>X</b>	<b>Unknown</b>
Account No. <b>xxxxxxxxxx0814</b>  <b>Navy Federal Credit Union</b> <b>PO Box 3300</b> <b>Merrifield, VA 22119-3300</b>		<b>H</b>	<b>Line of Credit - personal</b>			<b>513.19</b>
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>86,770.34</b>

In re Joshua E. Blum,  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx-xxxx-xxxx-9245</b>  <b>Navy Federal Credit Union</b> <b>c/o Law Ofcs Mitchell N. Kay PC</b> <b>7 Penn Plaza</b> <b>New York, NY 10001-3995</b>		<b>H</b>	<b>Visa credit card - personal</b>			<b>1,092.39</b>
Account No.  <b>Navy Federal</b> <b>820 Follin Lane</b> <b>Fredericksburg, VA 22405</b>			<b>Representing:</b> <b>Navy Federal Credit Union</b>			<b>Notice Only</b>
Account No.  <b>NCB Management Svcs Inc</b> <b>PO Box 1099</b> <b>Langhorne, PA 19047</b>			<b>Representing:</b> <b>Navy Federal Credit Union</b>			<b>Notice Only</b>
Account No.  <b>Gary O'Toole</b> <b>1704 Whitehourne Road</b> <b>Virginia Beach, VA 23455</b>		<b>H</b>	<b>Unsecured debt - business</b>			<b>75,000.00</b>
Account No. <b>xx7525</b>  <b>Quarles Dermatology</b> <b>291 Independence Blvd</b> <b>Virginia Beach, VA 23462</b>		<b>H</b>	<b>Medical services</b>			<b>278.74</b>
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>76,371.13</b>

In re Joshua E. Blum  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No.			<b>FOR NOTICE PURPOSES ONLY</b>					
<b>Stage Coach Ranch LLC 344 Lavender Lane Virginia Beach, VA 23462-2609</b>		<b>H</b>		<b>X</b>	<b>X</b>		<b>Unknown</b>	
Account No.			<b>1/7/2009 Judgment</b>					
<b>Stock Building Supply Inc c/o Huff, Poole &amp; Mahoney PC 4705 Columbus Street Virginia Beach, VA 23462</b>	<b>X</b>	<b>H</b>					<b>23,337.13</b>	
Account No. <b>xxxxxxxx4184</b>			<b>Bank charges</b>					
<b>SunTrust Bank Special Handling VA RIC 9292 PO Box 27572 Richmond, VA 23260-7572</b>		<b>J</b>					<b>1,297.41</b>	
Account No.			<b>Representing: SunTrust Bank Special Handling</b>				<b>Notice Only</b>	
<b>Rena N. Blum 4933 Jeanne Street Virginia Beach, VA 23462-2617</b>								
Account No.			<b>FOR NOTICE PURPOSES ONLY</b>					
<b>Trinity Property LLC 344 Lavender Lane Virginia Beach, VA 23462-2609</b>		<b>H</b>		<b>X</b>	<b>X</b>		<b>Unknown</b>	
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>24,634.54</b>

In re Joshua E. Blum,  
Debtor

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.  <b>Linh Troung</b> 1717 Hungers Parish Court Virginia Beach, VA 23455		H	Unsecured debt - business	X	X	X	90,000.00
Account No. <b>xxxx8981</b>  <b>United Consumer</b> c/o Imperial Credit Systems Inc 125 N. Parkside Dr, Ste 302 Colorado Springs, CO 80909		H	American Express credit card				1,169.78
Account No.  <b>United Consumer Fin Svc</b> 865 Bassett Rd Westlake, OH 44145-1142			Representing: United Consumer				Notice Only
Account No.  <b>Universal/Citi</b> P.O. Box 8029 South Hackensack, NJ 07606		H	credit card charges				Unknown
Account No. <b>xxxxxxxx9000</b>  <b>Veterans Administration Med Ctr</b> 100 Emancipation Drive Hampton, VA 23667-0001		H	Medical services				1,796.83

Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**92,966.61**

Total  
(Report on Summary of Schedules)

**388,078.03**

In re Joshua E. Blum

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

Debtor

**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 or 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.
<b>Arthur Rountree 104B Harris Rd. Portsmouth, VA 23707</b>	<b>Residential lease @ \$600.00/mo.</b>
<b>Brad Runyon 4940 Jeanne Street Virginia Beach, VA 23462-2620</b>	<b>Residential lease @ \$1,200.00/month</b>
<b>Catria Williams 212 Edison Avenue Portsmouth, VA 23702</b>	<b>Residential lease @ \$1,300.00/month</b>
<b>Charles Pepper 104A Harris Rd. Portsmouth, VA 23707</b>	<b>Residential lease @ 500.00/mo. (month to month tenant)</b>
<b>Herman Clemons 84 Dahlgren Avenue Portsmouth, VA 23702-2909</b>	<b>Residential lease @ \$1,000.00/month</b>
<b>Lakasha White 1416 Doe Court Virginia Beach, VA 23464-6354</b>	<b>Residential lease @ \$1,300.00/month</b>
<b>Lousyanda Tankard Linda Tankard 808 Chald Court Virginia Beach, VA 23464</b>	<b>Residential lease @ \$900.00/month</b>
<b>Sonya Whitfield 84 Dahlgren Avenue Portsmouth, VA 23707-2909</b>	<b>Residential lease @ \$500.00/month (month to month tenant)</b>
<b>Vickie Ricks 1708 Isaac Street Norfolk, VA 23523</b>	<b>Residential lease @ \$1,200.00/month</b>
<b>Vinithia Smith 5580 Campus Drive Virginia Beach, VA 23462-7305</b>	<b>Residential lease @ \$900.00/month</b>

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\_\_\_\_\_ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases



In re **Joshua E. Blum**

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

Debtor

**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 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
<b>Gary O'Toole</b> 1704 Whitehourne Road Virginia Beach, VA 23455	<b>Bank of America NA</b> PO Box 29078 Greensboro, NC 27420
<b>Gary O'Toole</b>	<b>BB&amp;T</b> 944 Independence Boulevard Virginia Beach, VA 23462
<b>James Brown</b> 321 Lavender Lane Virginia Beach, VA 23462	<b>Navy Federal Credit Union</b> Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000
<b>JEB Development Corp</b> 344 Lavender Lane Virginia Beach, VA 23462	<b>Stock Building Supply Inc</b> c/o Huff, Poole & Mahoney PC 4705 Columbus Street Virginia Beach, VA 23462
<b>Susan Jeffries</b> 344 Lavender Lane Virginia Beach, VA 23462-2609	<b>Auroro Loan Services</b> 10350 Park Meadows Drive Lone Tree, CO 80124
<b>Susan Jeffries</b> 344 Lavender Lane Virginia Beach, VA 23462-2609	<b>AHMSI</b> PO Box 631730 Irving, TX 75063-1730
<b>Susan Jeffries</b> 344 Lavender Lane Virginia Beach, VA 23462-2609	<b>BB&amp;T</b> 944 Independence Boulevard Virginia Beach, VA 23462
<b>Susan Jeffries</b> 344 Lavender Lane Virginia Beach, VA 23462-2609	<b>Navy Federal Credit Union</b> Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000

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\_\_\_\_\_ continuation sheets attached to Schedule of Codebtors

In re Joshua E. Blum

Debtor(s)

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

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

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

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Son</b>	AGE(S): <b>1</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Self-employed</b>	<b>Self-employed</b>
Name of Employer	<b>JEB Development Corp</b>	<b>JEB Development Corp</b>
How long employed	<b>1/5/2005 to present</b>	<b>1/5/2005 to present</b>
Address of Employer	<b>344 Lavender Lane Virginia Beach, VA 23462</b>	<b>344 Lavender Lane Virginia Beach, VA 23462</b>

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>2,990.33</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>3. SUBTOTAL</b>	<b>\$ <u>2,990.33</u></b>	<b>\$ <u>0.00</u></b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>0.00</u></b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>2,990.33</u></b>	<b>\$ <u>0.00</u></b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>11,290.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): <b>VA Disability</b>	\$ <u>1,064.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ <u>12,354.00</u></b>	<b>\$ <u>0.00</u></b>
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ <u>15,344.33</u></b>	<b>\$ <u>0.00</u></b>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15)	<b>\$ <u>15,344.33</u></b>	

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

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

In re Joshua E. Blum

Debtor(s)

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

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

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,500.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____		
b. Is property insurance included?	Yes <u>X</u> No _____		
2. Utilities:		\$	<u>200.00</u>
a. Electricity and heating fuel		\$	<u>100.00</u>
b. Water and sewer		\$	<u>200.00</u>
c. Telephone		\$	<u>120.00</u>
d. Other <u>Internet/Cable</u>		\$	<u>100.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>600.00</u>
4. Food		\$	<u>100.00</u>
5. Clothing		\$	<u>0.00</u>
6. Laundry and dry cleaning		\$	<u>250.00</u>
7. Medical and dental expenses		\$	<u>420.00</u>
8. Transportation (not including car payments)		\$	<u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>290.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>120.00</u>
b. Life		\$	<u>850.00</u>
c. Health		\$	<u>330.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>280.58</u>
(Specify) <u>Real estates taxes - Norfolk &amp; Virginia Beach properties</u>		\$	<u>280.58</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>6,292.19</u>
b. Other <u>Total Mortgages</u>		\$	<u>260.00</u>
c. Other <u>HELOC</u>		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Property Management, repairs and office overhead</u>		\$	<u>2,670.00</u>
Other _____		\$	<u>0.00</u>

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.)	\$	<u>14,682.77</u>
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<u>15,344.33</u>
b. Average monthly expenses from Line 18 above	\$	<u>14,682.77</u>
c. Monthly net income (a. minus b.)	\$	<u>661.56</u>

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Joshua E. Blum  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 35 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 10, 2010

Signature /s/ Joshua E. Blum  
**Joshua E. Blum**  
Debtor

*Penalty for making a false statement or concealing property:* 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  
Eastern District of Virginia**

In re Joshua E. Blum

Debtor(s)

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

Chapter 11

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more 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 full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$56,529.45**

**\$137,870.00**

**\$2,752.00**

SOURCE

**YTD 2010 gross wages - all sources (rental income, VA & commissions)**

**2009 gross wages - all sources combined (rental income, VA & commissions)**

**2008 joint gross wages from tax returns**

## 2. Income other than from employment or operation of business

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

AMOUNT	SOURCE
<b>\$0.00</b>	<b>YTD 2010 gross income and sources</b>
<b>\$0.00</b>	<b>2009 gross other income and sources</b>
<b>\$6,843.00</b>	<b>2008 joint other income from tax returns:</b>
	<b>IRA distributions \$4,503</b>
	<b>Pensions and annuities \$2,340</b>

## 3. Payments to creditors

None  **Complete a. or b., as appropriate, and c.**

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 (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. 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. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Joshua Blum v. Lacy Hall and Tonya Hall Case No. GV09046953-00</b>	<b>Unlawful Detainer</b>	<b>Norfolk General District Court Norfolk, Virginia</b>	<b>Dismissed 12/28/2009</b>

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Joshua Blum v. Tonya Hall and Lacy Hall Case No. GV10000641-00</b>	<b>Unlawful Detainer</b>	<b>Norfolk General District Court Norfolk, Virginia</b>	<b>Default Judgment 3/30/2010</b>
<b>Deutsche Bank National Trust Co. as Trustee v. Joshua E. Blum Case No. GV09035950-00</b>	<b>Unlawful Detainer</b>	<b>Norfolk General District Court Norfolk, Virginia</b>	<b>Non-suited 10/13/2009</b>
<b>Federal National Mortgage Association v. Joshua E. Blum Case No. GV10009876-00</b>	<b>Unlawful Detainer</b>	<b>Norfolk General District Court Norfolk, Virginia</b>	<b>Dismissed 4/26/2010</b>
<b>Federal National Mortgage Associates v. Joshua E. Blum Case No. GV10013997-00</b>	<b>Unlawful Detainer</b>	<b>Norfolk General District Court Norfolk, Virginia</b>	<b>Pending, return date 5/17/2010</b>
<b>Jormandy LLC Assignee of Chase Bank USA NA v. Joshua E. Blum Case No. GV10010092-00</b>	<b>Warrant in Debt</b>	<b>Virginia Beach General District Court Virginia Beach, Virginia</b>	<b>Default Judgment 4/7/2010</b>
<b>Joshua Blum v. Terry Paxton Case No. GV10005943-00</b>	<b>Unlawful Detainer</b>	<b>Virginia Beach General District Court Virginia Beach, Virginia</b>	<b>Default Judgment 2/26/2010</b>
<b>Indian Lakes Foundation v. Joshua E. Blum Case No. GV09040237-00</b>	<b>Warrant in Debt</b>	<b>Virginia Beach General District Court Virginia Beach, Virginia</b>	<b>Dismissed 10/6/2009</b>

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Stock Building Supply Inc c/o Huff, Poole &amp; Mahoney PC 4705 Columbus Street Virginia Beach, VA 23462</b>	<b>12/7/2009</b>	<b>2004 Dodge Ram 1500 VIN: xxxxxxxxxxxx2751</b>
<b>Freddie Mac</b>	<b>11/26/2008</b>	<b>5020 Jeanne Street Virginia Beach, VA 23462 - current value \$152,914</b>
<b>Bank of the Commonwealth 403 Boush Street Norfolk, VA 23510</b>	<b>9/19/2009</b>	<b>4929 Jeanne Street Virginia Beach, VA 23462 - current value \$177,053</b>

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
AHMSI c/o Friedman & MacFadyen PA 1601 Rollings Hills Dr, Ste 125 Henrico, VA 23229	5/4/2010	2440 Palmyra Street Norfolk, Virginia 23513-4322 GPIN 03862000 \$136,719.00
Harley Davidson/1st Placement c/o Stuart Allan & Assocs Inc 5447 East 5th St, Ste 110 Tucson, AZ 85711-2345	May 2009	Deficiency on repossession of 2009 FatBob Harley Davidson motorcycle
Navy Federal Credit Union Mortgage Recovery Dept PO Box 3000 Merrifield, VA 22119-3000	Pending: 5/12/2010	5580 Campus Drive Virginia Beach, Virginia 23462-7305 GPIN: 1468-25-3367 \$121,473.00
Wachovia Mortgage PO Box 659558 San Antonio, TX 78265-9558	Pending: 5/12/2010	808 Chalk Court Virginia Beach, Virginia 23462 GPIN: 1468-24-8074 \$111,605.00

#### 6. Assignments and receiverships

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

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

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

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

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Roussos, Lassiter, Glanzer &amp; Marcus PLC</b> <b>580 E. Main Street, Suite 300</b> <b>P.O. Box 3127</b> <b>Norfolk, VA 23514-3127</b>	<b>\$350.00 paid by Trinity Prperty LLC on 4/28/2010</b>	<b>\$1,039.00 as filing fees</b> <b>\$6,461.00 as retainer on attorney's fee and associated costs</b>
<b>Cricket Debt Counseling</b> <b>Suite 300</b> <b>10121 S.E. Sunnyside Road</b> <b>Clackamas, OR 97015</b>	<b>Paid 36.00 on 5/5/2010</b>	<b>Credit counseling and certificate</b>

### 10. Other transfers

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

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

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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### 12. Safe deposit boxes

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>Wachovia Bank</b> <b>Pembroke Location</b> <b>Virginia Beach, VA 23452</b>	<b>Susan Jeffries &amp; Joshua E. blum</b>	<b>Documents &amp; coin collection</b>	

**13. Setoffs**

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

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

- None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
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**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:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**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	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Stage Coach Ranch LLC	xx-xxx4851	344 Lavender Lane Virginia Beach, VA 23462	Real estate property management	4/17/2004 to present
Trinity Property LLC	xx-xxx4854	344 Lavender Lane Virginia Beach, VA 23462	Real estate property management	5/12/2003 to present
JEB Development Corp	xx-xxx4157	344 Lavender Lane Virginia Beach, VA 23462	Real Estate Development	6/1/2005 to present
SCR Development LLC	20-5195718	344 Lavender Lane Virginia Beach, VA 23462	Real Estate Development	2007 - 2008

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.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

- a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

- 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 DATE ISSUED

### 20. Inventories

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

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

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

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

### 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.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

### 22. Former partners, officers, directors and shareholders

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

NAME ADDRESS DATE OF WITHDRAWAL

- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

### 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.

NAME & ADDRESS OF RECIPIENT,  
RELATIONSHIP TO DEBTOR DATE AND PURPOSE  
OF WITHDRAWAL AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

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**24. Tax Consolidation Group.**

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

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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**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.
- 

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

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 **May 10, 2010** \_\_\_\_\_

Signature **/s/ Joshua E. Blum** \_\_\_\_\_  
**Joshua E. Blum**  
Debtor

*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*

**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  
EASTERN DISTRICT OF VIRGINIA**

**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](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  
Eastern District of Virginia**

In re Joshua E. Blum  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

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

**Certification of 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.

Joshua E. Blum  
Printed Name(s) of Debtor(s)

X /s/ Joshua E. Blum May 10, 2010  
Signature of Debtor Date

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

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

**Instructions:** Attach a copy of Form B 201 A, 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.

ADT Security Systems  
c/o Tate & Kirlin Assocs  
2810 Southampton Road  
Philadelphia PA 19154-1207

Bank of America  
PO Box 15026  
Wilmington DE 19850

Chase Bank USA NA  
c/o Jormandy LLC  
PO Box 13101  
Norfolk VA 23506

AHMSI  
c/o Friedman & MacFadyen PA  
1601 Rollings Hills Dr, Ste 125  
Henrico VA 23229

Bank of America  
P.O. Box 15026  
Wilmington DE 19850

City of Norfolk  
Thomas W. Moss, Jr., Treasurer  
PO Box 3215  
Norfolk VA 23514-3215

AHMSI  
PO Box 631730  
Irving TX 75063-1730

Bank of America  
4161 Piedmont Pkwy  
NC4-105-01-34  
Greensboro NC 27410-8110

City of Virginia Beach  
John T. Atkinson, Treasurer  
2401 Courthouse Drive  
Virginia Beach VA 23456

Associate Recovery Systems  
PO Box 463051  
Escondido CA 92046-3051

Bank of America NA  
PO Box 29078  
Greensboro NC 27420

Dominion Psychiatric Assoc PLLC  
Attn Billing Office #6  
2580 Potters Road  
Virginia Beach VA 23454

Aurora Loan Services  
2617 College Park  
Scottsbluff NE 69361

BB&T  
944 Independence Boulevard  
Virginia Beach VA 23462

Duval County  
PO Box 863234  
Orlando FL 32886-3234

Auroro Loan Services  
10350 Park Meadows Drive  
Lone Tree CO 80124

BB&T  
PO Box 1847  
Wilson NC 27894

Lynne and Ken German  
3077 Brickhouse Court  
Virginia Beach VA 23452

AvanteUSA  
2950 S Gessner Rd, Ste 265  
Houston TX 77063

Renaee N. Blum  
4933 Jeanne Street  
Virginia Beach VA 23462-2617

Harley Davidson Credit  
3850 Arrowhead Drive  
Carson City NV 89706

Bally Total Fitness  
12440 E Imperial H  
Ste. 300  
Norwalk CA 90650-3178

Jesse Capps  
333 Aragona Boulevard  
Virginia Beach VA 23462

Harley Davidson/1st Placement  
c/o Stuart Allan & Assocs Inc  
5447 East 5th St, Ste 110  
Tucson AZ 85711-2345

Ballys Total Fitness  
c/o AvanteUSA Ltd  
2950 S Gessner Rd, Ste 265  
Houston TX 77063

Chase Bank  
P.O. Box 15298  
Wilmington DE 19850

Internal Revenue Service  
Insolvency Unit  
400 N. 8th St, Box 76  
Richmond VA 23240

Bank of America  
c/o CollectCorp  
455 North 3rd St, Ste 260  
Phoenix AZ 85004-3924

Chase Bank USA  
c/o NAFS  
PO Box 9027  
Buffalo NY 14231-9027

J&J Investments  
53 Diamone Hill Road  
Hampton VA 23666

James Brown  
321 Lavender Lane  
Virginia Beach VA 23462

NCB Management Svcs Inc  
PO Box 1099  
Langhorne PA 19047

Lousyanda Tankard  
Linda Tankard  
808 Chalk Court  
Virginia Beach VA 23462

JEB Development Corp  
344 Lavender Lane  
Virginia Beach VA 23462

Gary O'Toole  
1704 Whitehourne Road  
Virginia Beach VA 23455

Transworld Systems  
PO Box 1864  
Santa Rosa CA 95402

Susan Jeffries  
344 Lavender Lane  
Virginia Beach VA 23462-2609

Quarles Dermatology  
291 Independence Blvd  
Virginia Beach VA 23462

Trinity Property LLC  
344 Lavender Lane  
Virginia Beach VA 23462-2609

Johnie R. Muncy  
Suite 125  
1601 Rolling Hills Drive  
Henrico VA 23229

Rosenberg & Associates LLC  
7910 Woodmont Ave, Ste 750  
Bethesda MD 20814

Linh Troung  
1717 Hungers Parish Court  
Virginia Beach VA 23455

Linebarger Goggan Blair, et al.  
PO Box 56107  
Jacksonville FL 32241

Brad Runyon  
4940 Jeanne Street  
Virginia Beach VA 23462

United Consumer  
c/o Imperial Credit Systems Inc  
125 N. Parkside Dr, Ste 302  
Colorado Springs CO 80909

MRS Associates Inc  
1930 Olney Ave  
Cherry Hill NJ 08003

Vinithia Smith  
5580 Campus Drive  
Virginia Beach VA 23462-7305

United Consumer Fin Svc  
865 Bassett Rd  
Westlake OH 44145-1142

Navy Federal  
820 Follin Lane  
Fredericksburg VA 22405

Stage Coach Ranch LLC  
344 Lavender Lane  
Virginia Beach VA 23462-2609

Universal/Citi  
P.O. Box 8029  
South Hackensack NJ 07606

Navy Federal Credit Union  
PO Box 3300  
Merrifield VA 22119-3300

Stock Building Supply Inc  
c/o Huff, Poole & Mahoney PC  
4705 Columbus Street  
Virginia Beach VA 23462

Veterans Administration Med Ctr  
100 Emancipation Drive  
Hampton VA 23667-0001

Navy Federal Credit Union  
c/o Law Ofcs Mitchell N. Kay PC  
7 Penn Plaza  
New York NY 10001-3995

SunTrust Bank Special Handling  
VA RIC 9292  
PO Box 27572  
Richmond VA 23260-7572

Virginia Dept of Taxation  
PO Box 2156  
Richmond VA 23218

Navy Federal Credit Union  
Mortgage Recovery Dept  
PO Box 3000  
Merrifield VA 22119-3000

Susan Jeffries  
344 Lavender Lane  
Virginia Beach VA 23462-2609

Wachovia  
PO Box 659558  
San Antonio TX 78265-9558

Wachovia  
PO Box 659558  
San Antonio TX 78265

Wachovia  
Attn Loan Svc Customer Support  
PO Box 659558  
San Antonio TX 78265-9558

Wachovia Mortgage  
PO Box 659558  
San Antonio TX 78265-9558

Wachovia Mortgage  
794 Davis St.  
San Leandro CA 94577-6922

Wells Fargo Bank NA  
c/o Rosenberg & Assocs LLC  
7910 Woodmont Ave, Ste 750  
Bethesda MD 20814

Lakasha White  
1416 Doe Court  
Virginia Beach VA 23464-6354

Sonya Whitfield  
84 Dahlgren Avenue  
Portsmouth VA 23702-2909

Catria Williams  
212 Edison Avenue  
Portsmouth VA 23702

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

In re **Joshua E. Blum**

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

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

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>																														
1	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input checked="" type="checkbox"/> Married, not filing jointly. <b>Complete only column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>				<b>Column A</b>	<b>Column B</b>																								
		<b>Debtor's</b>		<b>Spouse's</b>																										
		<b>Income</b>		<b>Income</b>																										
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$ <b>1,769.58</b>	\$ <b>0.00</b>																										
3	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th colspan="2" style="text-align: center;">Debtor</th> <th colspan="2" style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>0.00</b></td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>0.00</b></td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="4" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>						Debtor		Spouse		a.	Gross receipts	\$	<b>0.00</b>	\$	<b>0.00</b>	b.	Ordinary and necessary business expenses	\$	<b>0.00</b>	\$	<b>0.00</b>	c.	Business income	Subtract Line b from Line a				\$ <b>0.00</b>	\$ <b>0.00</b>
		Debtor		Spouse																										
a.	Gross receipts	\$	<b>0.00</b>	\$	<b>0.00</b>																									
b.	Ordinary and necessary business expenses	\$	<b>0.00</b>	\$	<b>0.00</b>																									
c.	Business income	Subtract Line b from Line a																												
4	<p><b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th colspan="2" style="text-align: center;">Debtor</th> <th colspan="2" style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>11,567.58</b></td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>1,156.76</b></td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="4" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>						Debtor		Spouse		a.	Gross receipts	\$	<b>11,567.58</b>	\$	<b>0.00</b>	b.	Ordinary and necessary operating expenses	\$	<b>1,156.76</b>	\$	<b>0.00</b>	c.	Rent and other real property income	Subtract Line b from Line a				\$ <b>10,410.82</b>	\$ <b>0.00</b>
		Debtor		Spouse																										
a.	Gross receipts	\$	<b>11,567.58</b>	\$	<b>0.00</b>																									
b.	Ordinary and necessary operating expenses	\$	<b>1,156.76</b>	\$	<b>0.00</b>																									
c.	Rent and other real property income	Subtract Line b from Line a																												
5	<b>Interest, dividends, and royalties.</b>		\$ <b>0.00</b>	\$ <b>0.00</b>																										
6	<b>Pension and retirement income.</b>		\$ <b>0.00</b>	\$ <b>0.00</b>																										
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.		\$ <b>0.00</b>	\$ <b>0.00</b>																										
8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%; text-align: right;">Debtor \$</td> <td style="width: 20%; text-align: right;"><b>0.00</b></td> <td style="width: 20%; text-align: right;">Spouse \$</td> <td style="width: 10%; text-align: right;"><b>0.00</b></td> </tr> </table>				Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	<b>0.00</b>	Spouse \$	<b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																			
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	<b>0.00</b>	Spouse \$	<b>0.00</b>																										
9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th colspan="2" style="text-align: center;">Debtor</th> <th colspan="2" style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td><b>VA Disability</b></td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>1,064.00</b></td> <td style="text-align: right;">\$</td> <td style="text-align: right;"><b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> <td></td> <td style="text-align: right;">\$</td> <td></td> </tr> </tbody> </table>						Debtor		Spouse		a.	<b>VA Disability</b>	\$	<b>1,064.00</b>	\$	<b>0.00</b>	b.		\$		\$		\$ <b>1,064.00</b>	\$ <b>0.00</b>						
		Debtor		Spouse																										
a.	<b>VA Disability</b>	\$	<b>1,064.00</b>	\$	<b>0.00</b>																									
b.		\$		\$																										

10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ <b>13,244.40</b>	\$ <b>0.00</b>
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>13,244.40</b>	

**Part II. VERIFICATION**

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p>Date: <u>May 10, 2010</u> Signature: <u>/s/ Joshua E. Blum</u>  <b>Joshua E. Blum</b>                  (Debtor)</p>		
----	---	--	--