B1 (Official Forn	n 1)(04/1	(3)											
	_		United S Ea		Bankrı District o						Volu	ıntary	Petition
Name of Debtor Ployd, Urun		idual, ente	r Last, First,	Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):  Mess, Ima					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and			years			
Last four digits of (if more than one, state xxx-xx-6789		ec. or Indiv	vidual-Taxpa	yer I.D. (1	(TIN)/Comp!	lete EIN	(if more	our digits of than one, state	all)	r Individual-7	Гахрауег I.D	o. (ITIN) N	o./Complete EIN
Street Address of 666 Perdition Denton, TX	of Debtor (	*	Street, City, a	nd State):		ZIP Code	Street 666 Dei		Joint Debtor	(No. and Str	reet, City, an	d State):	ZIP Code
C t CD11		Cd Date	' 1 D1/	· D		6210	Count	C D soids	f th a	D. Seed Die	£ Duoin		76210
County of Reside			1				De	nton	ence or of the	•			
Mailing Address	of Debto	r (if differ	ent from stre	et address	s):	ZIP Code		ig Address	of Joint Debt	tor (if dittere	nt from stree	t address):	ZIP Code
						ZIF Couc	<del>"</del>						ZIF Code
Location of Princ (if different from	cipal Asso street ad	ets of Busi ldress abov	iness Debtor ve):		•		•						
(Form of Or	Type of I				Nature of (Check of		s	$\overline{}$	•	of Bankrup	•		ch
Individual (in See Exhibit D of Corporation (☐ Partnership ☐ Other (If debtocheck this box	ncludes Jo on page 2 (includes tor is not or	oint Debto of this form. LLC and I	ors)  LLP)  ove entities,	☐ Singi in 11 ☐ Railr ☐ Stocl ☐ Com	Ith Care Busi tle Asset Rea 1 U.S.C. § 10 road kbroker nmodity Brok uring Bank	iness al Estate a 01 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of CH of	napter 15 Per a Foreign M napter 15 Per a Foreign N	tition for R Iain Proceet tition for R	eding lecognition
Characteristics Country of debtor'  Each country in was by, regarding, or a	r's center of	eign proceed	ding	Debto	Tax-Exempt Entity (Check box, if applicable)  ☐ Debtor is a tax-exempt organization under Title 26 of the United States			defined "incurr	are primarily co 1 in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	for		s are primarily ess debts.
	Tilie	- Fan (C)	one how		(the Internal I	_		a perso		ter 11 Debte			
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ This Form 3A. ☐ Check all				Debtor is a sr Debtor is not if: Debtor's aggrare less than all applicable A plan is bein	regate nonco \$2,490,925 (a e boxes: ng filed with	debtor as definess debtor as contingent liquidamount subject this petition.	ned in 11 U.S.0 defined in 11 U ated debts (exc t to adjustment	C. § 101(51D) J.S.C. § 101(5 cluding debts on 4/01/16 and	1D).  owed to inside the inside every three thre	ders or affiliates) se years thereafter).			
attach signed a				on. See On	ACIAI FOIIII 3D				vere solicited pr S.C. § 1126(b).				
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						USE ONLY							
Estimated Number	<b>]</b> 0-	editors  100- 199	200-	1,000- 5,000	5,001-	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$50,000 \$10	50,001 to 100,000	\$100,001 to \$500,000	\$500,001 \$ to \$1 t	\$1,000,001 to \$10 million	\$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabili	] 50,001 to	\$100,001 to \$500,000	\$500,001 \$ to \$1 t	\$1,000,001 to \$10 million	\$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Ployd, Urunn M. Mess, Ima (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Carol Lynn Wolfram February 27, 2014 Signature of Attorney for Debtor(s) (Date) Carol Lvnn Wolfram 18546500 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 with 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)).

B1 (Official Form 1)(04/13) Page 3

## **Voluntary Petition**

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

#### 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.

#### \chi /s/ Urunn M. Ployd

Signature of Debtor Urunn M. Ployd

#### X /s/ Ima Mess

Signature of Joint Debtor Ima Mess

Telephone Number (If not represented by attorney)

#### February 27, 2014

Date

#### Signature of Attorney\*

#### X /s/ Carol Lynn Wolfram

Signature of Attorney for Debtor(s)

#### Carol Lynn Wolfram 18546500

Printed Name of Attorney for Debtor(s)

#### Law Office of Carol Lynn Wolfram

Firm Name

P.O. Box 1925 Denton, TX 76202

Address

# Email: carol@clwolframlegal.com

940-321-0019 Fax: 940-497-1143

Telephone Number

#### February 27, 2014

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 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

#### 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.)

Name of Debtor(s):

Ployd, Urunn M. Mess, Ima

- ☐ 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.

₹	7
- 2	۸
4	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### 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 bankrutpcy 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.)

	-	
۸	_	

Date

Address

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.

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

# United States Bankruptcy Court Eastern District of Texas

		211 2 15 11 10 01 1 01 10		
In re	Urunn M. Ployd Ima Mess		Case No.	
		Debtor(s)	Chapter	7
			_	
	EXHIBIT D - INDIVIDUAL DEBT	OR'S STATEMENT	<b>OF COMPLI</b>	ANCE WITH
	CREDIT COUN	NSELING REQUIRE	EMENT	

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.

•	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination 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 rea	alizing and making rational decisions with respect to
financial responsibilities.);	
*	109(h)(4) as physically impaired to the extent of being
- · · · · · · · · · · · · · · · · · · ·	in a credit counseling briefing in person, by telephone, or
through the Internet.);	<i>w</i> ,,,,,,,
☐ Active military duty in a military c	ombat zone
2 receive minutary duty in a minutary e	omout Zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Cinneton of Daleson	lal Hyuna M. Dlavel
Signature of Debtor:	/s/ Urunn M. Ployd
	Urunn M. Ployd
Date: February 27, 20	<u>014                                      </u>

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

# United States Bankruptcy Court Eastern District of Texas

		211 2 15 11 10 01 1 01 10		
In re	Urunn M. Ployd Ima Mess		Case No.	
		Debtor(s)	Chapter	7
			_	
	EXHIBIT D - INDIVIDUAL DEBT	OR'S STATEMENT	<b>OF COMPLI</b>	ANCE WITH
	CREDIT COUN	NSELING REQUIRE	EMENT	

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.

statement.] [Must be accompanied by a motion for a	· -
± •	§ 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to
financial responsibilities.);	anzing and making radonal decisions with respect to
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military c	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Ima Mess
Date: February 27, 20	

# **United States Bankruptcy Court Eastern District of Texas**

In re Urunn M. Ployd,		Case No		
Ima Mess				
	Debtors	Chapter	7	

# **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	1	450,000.00		
B - Personal Property	Yes	4	54,706.65		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		203,725.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		13,268.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		71,120.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,288.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,378.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	504,706.65		
			Total Liabilities	288,113.25	

# **United States Bankruptcy Court Eastern District of Texas**

In re	Urunn M. Ployd,		Case No.		
	lma Mess				
_		Debtors	Chapter	7	
			•		

# 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)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	12,568.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	12,568.00

#### State the following:

Average Income (from Schedule I, Line 12)	2,288.00
Average Expenses (from Schedule J, Line 22)	2,378.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		25.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	13,268.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		71,120.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		71,145.25

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111	10

Urunn M. Ployd, Ima Mess

Debtors

#### **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  Nature of Debtor's Wife, Joint, or Community  Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption  Amount of Secured Claim	666 Perdition Drive	homestead fee simple ownership	С	450,000.00	200,000.00
	Description and Location of Property		Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > **450,000.00** (Total of this page)

Total > **450,000.00** 

(Report also on Summary of Schedules)

In re	Urunn M. Ployd
	Ima Mess

Case No.		

Debtors

#### 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 petition 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 Description and Location of Proper E	Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash in a sock under the mattress	С	47.65
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.	Wells Fargo Checking	С	24.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	City of Denton Water	С	100.00
4.	Household goods and furnishings, including audio, video, and	KITCHEN: Refrigerator	С	50.00
	computer equipment.	BEDROOM #1: Queen Bed	С	100.00
		Dresser	С	45.00
		BEDROOM #2: Twin bed	С	30.00
		LIVING ROOM: Sectional Sofa	С	150.00
		Table lamp	С	10.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Signed copy of Thomas Kinkaide painting	С	250.00
6.	Wearing apparel.	Urunn's clothes	н	125.00
		Ima's clothes	w	150.00
7.	Furs and jewelry.	Urunn's wedding ring	н	100.00
			Sub-Tota (Total of this page)	al > 1,181.65

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

In re	Urunn M. Ployd
	lma Mess

# Debtors

# **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
			Ima's wedding ring	W	1,000.00
8.	Firearms and sports, photographic,		Urunn's 30 gauge rifle	н	250.00
	and other hobby equipment.		Urunn's semi-automatic hand gun	н	200.00
			Ima's sawed off shot gun	w	150.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.		Term Life through Ima's employer (face amount \$10,000)	С	0.00
10.	Annuities. Itemize and name each issuer.		Worker's comp annuity	С	20,000.00
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or		Ima's IRA through employer	С	2,400.00
	other pension or profit sharing plans. Give particulars.		Urunn's firefighter retirement	С	20,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.		Peace Bonds	С	1,000.00
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		IRS tax refund 2013	С	1,200.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

46,200.00

Sub-Total >

(Total of this page)

In re Urunn M. Ployd, Ima Mess

Case No.
----------

#### Debtors

# **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
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		1/8 Remainder interest in Great Aunt Mary's family farm	W	Unknown
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.		Usury claim against We Gotcha Forever Pay Day Loans	С	Unknown
22.	Patents, copyrights, and other intellectual property. Give particulars.		pending patent application for roto tiller	С	Unknown
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		Urunn's 2000 F 250 Diesel Ford Truck	С	2,500.00
	other vehicles and accessories.		Ima's 2008 Nissan	С	4,800.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
					_
			(Total	Sub-Total of this page)	al > <b>7,300.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Urunn M. Ployd
	lma Mess

Case No.
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Debtors

# **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
31.	Animals.	Two Great I	Danes	С	25.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	x			

Sub-Total > 25.00 (Total of this page)

Total > **54,706.65** 

In re

Urunn M. Ployd, **Ima Mess** 

Case No.

#### Debtors

# 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 \$155,675. (Amount subject to adjustment on 4/1/16, 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
Real Property 666 Perdition Drive	Tex. Const. art. XVI, §§ 50, 51, Tex. Prop. Code §§ 41.001002	250,000.00	450,000.00
Household Goods and Furnishings KITCHEN: Refrigerator	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	50.00	50.00
BEDROOM #1: Queen Bed	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	100.00	100.00
Dresser	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	45.00	45.00
BEDROOM #2: Twin bed	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	30.00	30.00
LIVING ROOM: Sectional Sofa	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	150.00	150.00
Table lamp	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	10.00	10.00
Books, Pictures and Other Art Objects; Collectible Signed copy of Thomas Kinkaide painting	es Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	250.00	250.00
Wearing Apparel Urunn's clothes	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(5)	125.00	125.00
Ima's clothes	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(5)	150.00	150.00
Furs and Jewelry Urunn's wedding ring	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(6)	100.00	100.00
Ima's wedding ring	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(6)	1,000.00	1,000.00
Firearms and Sports, Photographic and Other Hol Urunn's 30 gauge rifle	bby Equipment Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(7)	250.00	250.00
Urunn's semi-automatic hand gun	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(7)	200.00	200.00
Interests in Insurance Policies Term Life through Ima's employer (face amount \$10,000)	Tex. Ins. Code § 1108.051	0.00	0.00

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

In re	Urunn M. Ployd
	lma Mass

Case No.
Case Ivo.

## Debtors

# 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
Annuities Worker's comp annuity	Tex. Labor Ccode § 408.201	4,000.00	20,000.00
Interests in IRA, ERISA, Keogh, or Other Pension of Ima's IRA through employer	or <u>Profit Sharing Plans</u> Tex. Prop. Code § 42.0021	2,400.00	2,400.00
Urunn's firefighter retirement	Tex. Civil Statute §§ 109 Art. 6243g (20) and 6243a-1(8.03)	20,000.00	20,000.00
Automobiles, Trucks, Trailers, and Other Vehicles Urunn's 2000 F 250 Diesel Ford Truck	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(9)	2,500.00	2,500.00
lma's 2008 Nissan	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(9)	1,200.00	4,800.00
Animals Two Great Danes	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(11)	25.00	25.00

In re

Urunn M. Ployd, **Ima Mess** 

**Debtors** 

## 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.

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 "Unsecured Portion" on the Statistical 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.

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

	C	Hu	sband, Wife, Joint, or Community	CO	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	0 N T _ N G E N	UNLLQULDATED	ISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx123			August 2012		E			
City of Denton Water City Hall Denton, TX 76202		С	possessory City of Denton Water		D			
			Value \$ 100.00	Ш			125.00	25.00
Account No. 897  Questionable Credit Union 821 Shady Circle Oscuridad, NY 10200		С	November 2012 certificate of title Ima's 2008 Nissan			x		
			Value \$ 4,800.00	1			3,600.00	0.00
Account No.  Wells Fargo Bank 435 Prosperity Lane Denton, TX 76201		С	2002 deed of trust 666 Perdition Drive			x		
			Value \$ 450,000.00	Н		Н	200,000.00	0.00
Account No.			Value \$					
continuation sheets attached			S (Total of th	ubto nis p			203,725.00	25.00
Total 203,725.00 25 (Report on Summary of Schedules)					25.00			

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n	100
ш	10

Urunn M. Ployd, **Ima Mess** 

Debtors

#### 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

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 \$12,475\* 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 \$6,150\* 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 \$2,775\* 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).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Urunn M. Ployd, **Ima Mess** 

Debtors

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

#### Contributions to employee benefit plans

TYPE OF PRIORITY

							I TPE OF PRIORITY	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu: H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	COZH LZGEZH		DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.		П	various	Т	D A T E D			
Morrison Milling Company			advances against employee benefit plan		U			0.00
		С					700.00	700.00
Account No.		$\vdash$				Н	700.00	700.00
Account No.								
Account No.		Г				П		
Account No.								
Account No.		Γ						
Sheet 1 of 2 continuation sheets attac	hec	d to		ubt				0.00
Schedule of Creditors Holding Unsecured Prior				is p	oag	e)	700.00	700.00

In re Urunn M. Ployd, Ima Mess

Case No.		

**Debtors** 

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2010 Account No. income taxes **IRS** 0.00 P.O. Box 7346 Philadelphia, PA 19101 C X 12,568.00 12,568.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 12,568.00 12,568.00

13,268.00

0.00

13,268.00

Total

(Report on Summary of Schedules)

In re	Urunn M. Ployd,		Case No.	
	lma Mess			
		Debtors	<del>-</del> /	

#### 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	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE	CONTINGEN	QU	T F	U T F	AMOUNT OF CLAIM
Account No. xxxxxxxxxx3425	<u> </u>	$\vdash$	various goods and services	N T	D A T E D		1	
Chase Financial Services 342 Richmond Valley Podunk, WA 98765		С			D			7,865.07
Account No.	1	T	vehicle loan (vehicle repossessed)	$\dagger$	Г	T	7	
Disreputable Credit Union 888 Sneaky Way Denton, TX 76208		С		x	x	)	x	
Account No. xxxxxxxx9087	╀	igdash	various	igapha	L	Ļ	$\dashv$	14,892.43
FIA Services 555 Anderson Row Dallas, TX 75225	-	С	goods and services					4,322.91
Account No.	╀	$\vdash$	2008	+	$\vdash$	$\vdash$	+	4,522.31
Grandma Moses Route 1, Box 67 Denton, TX 76210		С	unsecured loan for medical expenses					3 250 00
	上	L			Ļ	Ļ	4	3,250.00
continuation sheets attached			(Total of	Subt this j			)	30,330.41

In re	Urunn M. Ployd,	Case No.
	Ima Mess	

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

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	CO	U	Ţ	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C A M	IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIQUIDA	! !!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!	S	AMOUNT OF CLAIM
Account No.			Notice Only; collection agency for Tractor	T	ΙT	1		
Harassment Collection Agency 455 Nunya Business Way New York, NY 10012		С	Supply	x	<b>X</b>	t	x	
	L			igspace	$oxed{igspace}$	$\downarrow$		0.00
Account No. xxxxxx890	l		various goods					
Home Depot 323 Under Construction Denton, TX 76210		С						
								5,346.97
Account No. xxxx109	l		various	t	T	t	7	
Nifty Uniforms 222 Colorful Circle Denton, TX 76205		С	uniforms for work; paid in full					
								0.00
Account No. xxxxxx786	┡	-	various	╀	╀	+	$\dashv$	0.00
Account No. AAAAA700	ł		goods					
Tractor Supply 542 Wannabe Rancher Rd. Denton, TX 76210		С						
								12,566.42
Account No.	T		October 2007	T	T	†		
We Gotcha Forever Pay Day Loans 456 Vulture Highway Dallas, TX 75225		С	various pay day loans and usurious interest	x	x		x	
								22,876.45
Sheet no1 of _1 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of t	Subt			- 1	40,789.84
Creations froming offsecured fromphiority Claims			(Total of t		рад Гota		ı	
			(Report on Summary of So				- 1	71,120.25

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In	re

Urunn M. Ployd, Ima Mess

Case No.

Debtors

## 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.

NRA Dove Hunting, LLC 999 Unconstitutional Way Public Carry, MO 65432 hunting lease in Faraway, MO

State Farm Auto Insurance 888 Red Car Drive Denton, TX 76208 6 month auto insurance policy

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Urunn M. Ployd, Ima Mess

Case No.

Debtors

#### **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

Grandpa Jennings 777 Bad Luck Ct. Peapod, IN 46893 NRA Dove Hunting, LLC 999 Unconstitutional Way Public Carry, MO 65432

Fill	in this information to identify y	our case:							
Del	otor 1 Urunn M	I. Ployd							
	otor 2 Ima Mes	ss.			_				
Uni	ted States Bankruptcy Court fo	or the: EASTERN DISTRICT	OF TEXAS						
	se number nown)		-				ed filing ent show	ving post-petitio	
$\bigcirc$	fficial Form B 6I							e following date	
	chedule I: Your I	ncomo				MM / DD/	YYYY		12/1:
spo atta	plying correct information. If use. If you are separated and ch a separate sheet to this for the Describe Employment 1:	your spouse is not filing worm. On the top of any additi	ith you, do not incl	ude infor	mati	on about your s	ouse. If	more space is	needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non	-filing spouse	
	If you have more than one jo attach a separate page with information about additional	b, Employment status	☐ Employed ■ Not employed				■ Employed □ Not employed		
	employers.	Occupation				factory	/ worke	r	
	Include part-time, seasonal, self-employed work.	or Employer's name				Morris	on Milli	ng Company	
	Occupation may include stude or homemaker, if it applies.	lent Employer's address				319 E. Prairie Street Denton, TX 76201			
		How long employed t	here?				18 years	S	
Par	Give Details About	Monthly Income							
	mate monthly income as of t use unless you are separated.	he date you file this form. If	you have nothing to	report for	any	line, write \$0 in th	e space.	Include your no	on-filing
	ou or your non-filing spouse have space, attach a separate she		ombine the information	on for all	empl	oyers for that per	son on th	e lines below. It	f you need
						For Debtor 1		Debtor 2 or filing spouse	
2.		salary, and commissions (b thly, calculate what the month		2.	\$	0.00	\$	1,788.00	
3.	Estimate and list monthly of	overtime pay.		3.	+\$	0.00	+\$ _	250.00	-
4.	Calculate gross Income. A	dd line 2 + line 3.		4.	\$	0.00	\$_	2,038.00	

Case number (if known)

	Conv	line 4 here	4.	For	Debtor 1 0.00		Debtor 2 or n-filing spouse 2,038.00	
	СОРУ	line 4 nere	٦.	Ψ	0.00	Ψ_	2,030.00	-
5.	List a	Ill payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	425.00	_
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	70.00	='
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	30.00	_
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	55.00	_
	5e.	Insurance	5e.	\$	0.00	\$	48.00	-
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	-
	5g.	Union dues	5g.	\$	0.00	\$	22.00	=
	5h.	Other deductions. Specify:	5h	+ \$	0.00	+ \$	0.00	=
6.	Add t	he payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$_	650.00	_
7.	Calcu	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$_	1,388.00	_
8.	List a 8a.	Ill other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$_	0.00	
	8b.	Interest and dividends	8b.	\$	0.00	\$	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00	_
	8e.	Social Security	8e.	\$	0.00	\$	0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	0.00	
	8g.	Pension or retirement income	- 8g.	\$	0.00	\$	0.00	-
	8h.	Other monthly income. Specify: Worker's Comp Annuity payments	8h	+ \$	900.00	+ \$	0.00	=
9.	Add a	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	900.00	\$_	0.00	D
10.		ulate monthly income. Add line 7 + line 9.  1 he entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	S	900.00 + \$_	1,	388.00 = \$	2,288.00
11.	Includ other	all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are not a fy:	depe		-			0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certaines					12. \$	2,288.00
13.	Do yo	ou expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:	?				Combir monthl	ned y income

Fill	in this information to identify	your case:							
Deb	otor 1 Urunn M. F	Ployd		Check	if this is:				
				☐ An amended filing					
	ouse, if filing) Ima Mess				supplement showing penses as of the following	g post-petition chapter 13			
					penses as of the follo	owing date.			
Uni	ted States Bankruptcy Court fo	r the: EASTERN DISTRICT OF TEXA	AS	N	MM / DD / YYYY				
	e number					ebtor 2 because Debtor 2			
(If k	(nown)			ma	intains a separate h	ousehold			
<u> </u>									
0	CC . L.1 E D. CI								
	fficial Form B 6J	<u>-</u>							
	chedule J: Your I		- 44b b -4b11		:11- 61-:	12/	13		
Be a	as complete and accurate as p ormation. If more space is nee	possible. If two married people are filing eded, attach another sheet to this form.	g together, both are equally On the top of any addition	y respons al pages,	ible for supplying ( write your name a	correct nd case number			
	known). Answer every question								
Part		ehold							
1.	Is this a joint case?								
	□ No. Go to line 2.								
	■ Yes. Does Debtor 2 live i	in a separate household?							
	■ No								
	☐ Yes. Debtor 2 mu	st file a separate Schedule J.							
2.	Do you have dependents?	□ No							
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationsl Debtor 1 or Debtor 2	hip to	Dependent's age	Does dependent live with you?			
	Do not state the dependents'	-				□ No			
	names.		Son		15	Yes			
						□ No			
			Mother		72	Yes			
						□ No			
						☐ Yes ☐ No			
						☐ Yes			
3.	Do your expenses include	■ No				<b>L</b> 103			
	expenses of people other the vourself and your depender	an D vec							
	yoursen and your depender	ns:							
Part		ing Monthly Expenses			Cl. 4 12	4 4			
		or bankruptcy filing date unless you are inkruptcy is filed. If this is a supplemen							
	licable date.		,		•				
Incl	lude expenses paid for with n	on-cash government assistance if you k	now the value of						
		d it on Schedule I: Your Income (Officia			Your exp	enses			
4.	The rental or home owners and any rent for the ground o	<b>hip expenses for your residence.</b> Include r lot.	e first mortgage payments	4. \$		948.00			
	If not included in line 4:								
				1 -		0.00			
	<ul><li>4a. Real estate taxes</li><li>4b. Property, homeowner'</li></ul>	s, or renter's insurance		4a. \$ 4b. \$		0.00 0.00			
		epair, and upkeep expenses		4c. \$		50.00			
		tion or condominium dues		4d. \$		0.00			
5.	Additional mortgage paymo	ents for your residence, such as home eq	quity loans	5. \$		0.00			

ebtor 1 ebtor 2	Urunn M. Ployd Ima Mess	Case num	ber (if known)	
			,	
Utili			d.	
6a.	Electricity, heat, natural gas	6a.		200.00
6b.	Water, sewer, garbage collection	6b.		100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		65.00
6d.	Other. Specify:	6d.		0.00
	l and housekeeping supplies	7.		400.00
	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	60.00
Pers	onal care products and services	10.	\$	0.00
Med	ical and dental expenses	11.	\$	25.00
Trai	nsportation. Include gas, maintenance, bus or train fare.	10	Φ.	150.00
	ot include car payments.	12.	· ·	
	rtainment, clubs, recreation, newspapers, magazines, and books	13.	· ·	20.00
Cha	ritable contributions and religious donations	14.	\$	40.00
	rance.			
	ot include insurance deducted from your pay or included in lines 4 or 20.	1.5	dr.	0.00
15a.		15a.		0.00
15b.		15b.	· —	0.00
15c.	Vehicle insurance	15c.		75.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spec		16.	\$	0.00
	allment or lease payments:			
	Car payments for Vehicle 1	17a.		0.00
17b.	Car payments for Vehicle 2	17b.	\$	245.00
17c.	Other. Specify:	17c.	\$	0.00
17d.	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as dedu		ф.	0.00
	your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		0.00
	er payments you make to support others who do not live with you.		\$	0.00
Spec		19.		
	er real property expenses not included in lines 4 or 5 of this form or on Schedule			
20a.	Mortgages on other property	20a.		0.00
20b.		20b.	· —	0.00
20c.	Property, homeowner's, or renter's insurance	20c.		0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
Oth	er: Specify:	21.	+\$	0.00
	r monthly expenses. Add lines 4 through 21. result is your monthly expenses.	22.	\$	2,378.00
	ulate your monthly net income.			
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,288.00
23a. 23b.		23a. 23b.		2,378.00
230.	copy your monumy expenses from the 22 above.	۷۵۵.	Ψ	۷,310.00
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-90.00
For e	ou expect an increase or decrease in your expenses within the year after you file kample, do you expect to finish paying for your car loan within the year or do you expect your mortgage?  To.  Yes. Explain:	gage payment to i	increase or decreas	e because of a modification to the term

# **United States Bankruptcy Court Eastern District of Texas**

In re	Urunn M. Ployd Ima Mess			Case No.				
			Debtor(s)	Chapter	7			
	DECLARATION	N CONCERN	ING DEBTOR	R'S SCHEDUL	ES			
	DECLARATION UND	ER PENALTY (	OF PERJURY BY I	INDIVIDUAL DEI	BTOR			
	I declare under penalty of perju	ry that I have rea	nd the foregoing sur	mmary and schedul	les, consisting of 21			
	sheets, and that they are true and correct				, consisting or			
Data	February 27, 2014	C:	/s/ Urunn M. Ploy	vd.				
Date	rebluary 21, 2014	Signature	Urunn M. Ployd					
			Debtor					
Date	February 27, 2014	Signature	/s/ Ima Mess					
		8	Ima Mess					

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.

Joint Debtor

## United States Bankruptcy Court Eastern District of Texas

In re	Urunn M. Ployd Ima Mess	Case No.		
		Debtor(s)	Chapter	7

#### 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 persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$26,000.00 Wife: 2012 \$25,430.00 Wife: 2013 \$14,320.00 Husband: 2012 \$0.00 Husband: 2013

#### 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** 

\$9.000.00 **Husband Worker's Comp Annuity; 2013** 

#### 3. Payments to creditors

None П

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

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

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

\$2.844.00

\$200.000.00

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 \$6,225\*. 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.)

> DATES OF PAYMENTS/ **TRANSFERS**

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None П

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

**Grandma Moses** 

\$300.00 \$3,250.00

grandma

#### 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 NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER DISPOSITION PROCEEDING AND LOCATION Disreputable Credit Union v. Urunn M. Ployd; County Court at Law No. 2 collection pending

Case No. CV-2013-00432

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

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

#### 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 Disreputable Credit Union 888 Sneaky Way Denton, TX 76208 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN November 8, 2013

DESCRIPTION AND VALUE OF PROPERTY 2009 Nissan Sentra

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

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

DESCRIPTION AND VALUE OF

E & NUMBER ORDER PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 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 Heavenly Highway Community Church 111 Narrow Road Denton, TX 76202 RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT various

DESCRIPTION AND VALUE OF GIFT \$40 per month for last 12 months

#### 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

#### 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

Law Office of Carol Lvnn Wolfram P.O. Box 1925 Denton, TX 76202

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR February 1, 2014

Paid by Mercy Advocacy Group, Ltd.

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$2806.00 (\$306.00 filing fee:

\$2500 legal fee)

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

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

#### 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

**Disreputable Credit Union** 

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

Checking Account #xxx098; final balance December 18, 2013 -\$42.00

AMOUNT AND DATE OF SALE OR CLOSING

#### 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

#### 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

Disreputable Credit Union

DATE OF SETOFF

December 10. 2013

AMOUNT OF SETOFF

\$250.00

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
Oscar Meyer
546 Pologna Street

DESCRIPTION AND VALUE OF PROPERTY meat grinder

LOCATION OF PROPERTY **Debtor's Residence** 

Oscar Meyer 546 Bologna Street Denton, TX 76209

#### 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

#### 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

#### 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

B7 (Official Form 7) (04/13)

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

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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 П

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.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN Bad Investments. 75-999999

**ADDRESS** 

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

777 Downturn Economy Rd. pyramid scheme

1/1/2010 - 8/13/2011

Denton, TX 76210

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. None

Ltd.

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 П

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

H & R Block
Sears and Roebuck

Denton, TX 76210

DATES SERVICES RENDERED

2002 - current

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

2012

**Questionable Credit Union** 

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 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

 ${\bf 22}$  . 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

Q

#### 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

#### 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)

#### 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 February 27, 2014

Signature /s/ Urunn M. Ployd
Urunn M. Ployd
Debtor

Date February 27, 2014

Signature /s/ Ima Mess
Ima Mess
Joint 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

# **United States Bankruptcy Court Eastern District of Texas**

In re	Urunn M. Ployd Ima Mess		Case No.	
		Debtor(s)	Chapter	7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1			
Creditor's Name: City of Denton Water		Describe Property Securing Debt: City of Denton Water	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 2			
Creditor's Name: Questionable Credit Union		Describe Property Securing Debt: Ima's 2008 Nissan	
Property will be (check one):		1	
☐ Surrendered	■ Retained		
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
Claimed as Exempt		☐ Not claimed as exempt	

38 (Form 8) (12/08)		<u></u>	Page 2		
Property No. 3					
Creditor's Name: Wells Fargo Bank		Describe Property Securing Debt: 666 Perdition Drive			
Property will be (check one):					
☐ Surrendered	■ Retained				
If retaining the property, I intend to (ch ☐ Redeem the property	neck at least one):				
<ul><li>■ Reaffirm the debt</li><li>□ Other. Explain</li></ul>	(for example, av	void lien using 11 U.S.C	C. § 522(f)).		
<u>-</u>		C			
Property is (check one):  Claimed as Exempt		☐ Not claimed as ex	empt		
Property No. 1			1		
Lessor's Name:	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11		
-NONE-			U.S.C. § 365(p)(2): ☐ YES ☐ NO		
declare under penalty of perjury the personal property subject to an unexposed Date February 27, 2014		/s/ Urunn M. Ployd Urunn M. Ployd Debtor	roperty of my estate securing a debt and/o		
Date <b>February 27, 2014</b>	Signature	/s/ Ima Mess Ima Mess Joint Debtor			

# **United States Bankruptcy Court Eastern District of Texas**

In re	Urunn M. Ployd ≅ Ima Mess		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR DI	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filir be rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,806.00
	Prior to the filing of this statement I have received.		\$	2,806.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	☐ Debtor ☐ Other (specify): <b>Mercy</b>	Advocacy Group		
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
1.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the nar			
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspect	ts of the bankruptcy of	ease, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rende</li> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of credited</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and application</li> <li>522(f)(2)(A) for avoidance of liens on ho</li> </ul>	tement of affairs and plan which ors and confirmation hearing, and reduce to market value; ex- ons as needed; preparation	n may be required; and any adjourned hea emption planning	rings thereof; ; preparation and filing of
5.	By agreement with the debtor(s), the above-disclosed ferometric Representation of the debtors in any distance any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	y agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	d: <b>February 27, 2014</b>	/s/ Carol Lynn Wo		
		Carol Lynn Wolfr	am 18546500 rol Lynn Wolfram	
		P.O. Box 1925	o Lynn wonram	
		Denton, TX 76202		
		940-321-0019 Fa	ıx: 940-497-1143	

carol@clwolframlegal.com

### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

### 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 <u>before</u> 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, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

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.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

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 (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

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, \$46 administrative fee: Total fee \$246)

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.

B 201B (Form 201B) (12/09)

Case No. (if known)

## **United States Bankruptcy Court Eastern District of Texas**

In re	Urunn M. Ployd Ima Mess		Case No.					
		Debtor(s)	Chapter	7				
	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of Debtor							
Code.	I (We), the debtor(s), affirm that I (we) have	e received and read the attached not	ice, as required	by § 342(b) of the Bankruptcy				
Urunn Ima M	M. Ployd ess	X /s/ Urunn M. Plo	oyd	February 27, 2014				
Printed	d Name(s) of Debtor(s)	Signature of Del	otor	Date				

X /s/ Ima Mess

Signature of Joint Debtor (if any)

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.

February 27, 2014

Date

Revised 7/2001 LRBP Appendix 1007-b-6

### **United States Bankruptcy Court** Eastern District of Texas

In re	Urunn M. Ployd Ima Mess			Case No.	
			Debtor(s)	Chapter	7
		VERIFIC	ATION OF CREDITOR N	<b>MATRIX</b>	
	The above name the best of my/o		by verifies that the attached list of	creditors is true and	d correct to
	Creditor Matrix	Format (check or	ne):		
		Diskette:			
		Paper:	X		
Date:	February 27, 2014		/s/ Urunn M. Ployd Urunn M. Ployd Signature of Debtor		
Date:	February 27, 2014		/s/ Ima Mess		

**Ima Mess** 

Signature of Debtor

Chase Financial Services 342 Richmond Valley Podunk, WA 98765

City of Denton Water City Hall Denton, TX 76202

Disreputable Credit Union 888 Sneaky Way Denton, TX 76208

FIA Services 555 Anderson Row Dallas, TX 75225

Grandma Moses Route 1, Box 67 Denton, TX 76210

Grandpa Jennings 777 Bad Luck Ct. Peapod, IN 46893

Harassment Collection Agency 455 Nunya Business Way New York, NY 10012

Home Depot 323 Under Construction Denton, TX 76210

IRS P.O. Box 7346 Philadelphia, PA 19101

Morrison Milling Company

Nifty Uniforms 222 Colorful Circle Denton, TX 76205

NRA Dove Hunting, LLC 999 Unconstitutional Way Public Carry, MO 65432

Questionable Credit Union 821 Shady Circle Oscuridad, NY 10200

State Farm Auto Insurance 888 Red Car Drive Denton, TX 76208 Tractor Supply 542 Wannabe Rancher Rd. Denton, TX 76210

We Gotcha Forever Pay Day Loans 456 Vulture Highway Dallas, TX 75225

Wells Fargo Bank 435 Prosperity Lane Denton, TX 76201

In re	Urunn M. Ployd Ima Mess	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number: (If known)		☐ The presumption arises.
		■ The presumption does not arise.
		$\square$ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR  b.  I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

		Part II. CALCULATION OF M	101	NTHLY INCO	ME	FOR § 707(b)(7	) <b>F</b>	EXCLUSION		
		tal/filing status. Check the box that applies		-		-	mei	nt as directed.		
		a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.								
		Married, not filing jointly, with declaration								
2		"My spouse and I are legally separated under purpose of evading the requirements of § 707								
2		for Lines 3-11.	(0)(	2)(A) of the bankit	ipicy	Code. Complete of	шу	Column A ( De	otoi	s income )
		Married, not filing jointly, without the decl	arati	on of separate hous	eholo	ds set out in Line 2.b	ab	ove. Complete b	oth	Column A
		("Debtor's Income") and Column B ("Spo						-		
		Married, filing jointly. Complete both Col					Spo	ouse's Income'')	for	Lines 3-11.
		gures must reflect average monthly income r						Column A		Column B
		dar months prior to filing the bankruptcy cas ling. If the amount of monthly income varied						Debtor's		Spouse's
		nonth total by six, and enter the result on the			, you	must divide the		Income		Income
3	1	s wages, salary, tips, bonuses, overtime, co		-			\$	0.00	\$	0.00
		me from the operation of a business, profes			Line	h from Line a and	Ψ		Ψ	
		the difference in the appropriate column(s) of								
	busin	ess, profession or farm, enter aggregate num	bers	and provide details	on a	n attachment. Do				
4		nter a number less than zero. <b>Do not include</b>	any	part of the busine	ess ex	spenses entered on				
4	Line	b as a deduction in Part V.		Debtor		Spouse				
	a.	Gross receipts	\$	0.00	\$	0.00				
	b.	Ordinary and necessary business expenses	\$	0.00		0.00				
	c.	Business income	Su	btract Line b from	Line	a	\$	0.00	\$	0.00
		and other real property income. Subtract								
	the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any</b>									
5	part of the operating expenses entered on Line b as a deduction in Part V.									
3	a.	Gross receipts	\$	Debtor 0.00	\$	Spouse <b>0.00</b>				
	b.	Ordinary and necessary operating expenses		0.00	\$	0.00				
	c.	Rent and other real property income		btract Line b from		a	\$	0.00	\$	0.00
6	Inter	est, dividends, and royalties.					\$	0.00	\$	0.00
7	Pensi	ion and retirement income.					\$	0.00	\$	0.00
		amounts paid by another person or entity,								
0		nses of the debtor or the debtor's depender								
8		ose. Do not include alimony or separate main se if Column B is completed. Each regular p								
		ayment is listed in Column A, do not report t				only one column,	\$	0.00	\$	0.00
	_	nployment compensation. Enter the amount				of Line 9.				
	Howe	ever, if you contend that unemployment com	pens	ation received by ye	ou or	your spouse was a				
9	benefit under the Social Security Act, do not list the amount of such compensation in Column A									
		but instead state the amount in the space bel	ow:			1				
		mployment compensation claimed to benefit under the Social Security Act Debte	or \$	<b>0.00</b> Sp	ouse	\$ 0.00	\$	0.00	d.	0.00
	<u> </u>						Ф	0.00	Ф	0.00
		me from all other sources. Specify source are separate page. Do not include alimony or se								
		se if Column B is completed, but include al								
		tenance. Do not include any benefits receive								
10		wed as a victim of a war crime, crime against	hum	anity, or as a victin	ı of iı	nternational or				
10	uome	estic terrorism.		Debtor	1	Spouse				
	a.		\$	DCOIOI	\$	Spouse				
	b.		\$		\$					
	Total	and enter on Line 10					\$	0.00	\$	0.00
11		otal of Current Monthly Income for § 707(					¢.	0.00	¢	0.00
	Colui	mn B is completed, add Lines 3 through 10 is	n Co	iumn B. Enter the	total(	S).	\$	0.00	Þ	0.00

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		0.00
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	0.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: TX b. Enter debtor's household size: 4	\$	68,566.00
15	<ul> <li>Application of Section 707(b)(7). Check the applicable box and proceed as directed.</li> <li>■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.</li> <li>□ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.</li> </ul>	does no	ot arise" at the

### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULA	TION OF CURREN	T MONTHLY INCO	ME FOR § 707(b)(2	2)
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checke Column B that was NOT paid on a dependents. Specify in the lines bel spouse's tax liability or the spouse's amount of income devoted to each p not check box at Line 2.c, enter zero	regular basis for the househ ow the basis for excluding t support of persons other th burpose. If necessary, list ac	old expenses of the debtor of the Column B income (such a an the debtor or the debtor's	the debtor's as payment of the dependents) and the	
	a. b. c. d.		\$ \$ \$ \$		\$
18	Total and enter on Line 17  Current monthly income for § 70.	(h)(2) Subtract Line 17 fr	om Lina 16 and antar the res	ult	\$
10	-				Ψ
			EDUCTIONS FROM		
	Subpart A: Dec	luctions under Standar	ds of the Internal Reven	ue Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.				
	Persons under 65 year	s of age	Persons 65 years of age	or older	
	a1. Allowance per person	a2.	Allowance per person		
	b1. Number of persons c1. Subtotal	b2. c2.	Number of persons Subtotal		\$
20A	Local Standards: housing and util Utilities Standards; non-mortgage e available at www.usdoj.gov/ust/ or the number that would currently be	ities; non-mortgage expenses for the applicable coron the clerk of the bankru	ounty and family size. (This ptcy court). The applicable f	information is family size consists of	

20B	Housing available the number and debts in the number a					
		Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ Subtract Line b from Line a.	¢		
	c.	Net mortgage/rental expense		\$		
21	20B d Standa	<b>Standards: housing and utilities; adjustment.</b> If you contend oes not accurately compute the allowance to which you are entitionards, enter any additional amount to which you contend you are nation in the space below:	led under the IRS Housing and Utilities	\$		
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
	☐ 0 If you Transp Standa Censu	\$				
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.					

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$		
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$		
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$		
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$		
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.			
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$		
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$		
	Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.			
34	a. Health Insurance \$			
	b. Disability Insurance \$			
	c. Health Savings Account \$	\$		
	Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$			
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$		
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			

 $<sup>^{*}</sup>$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					\$	
41	Total	Additional Expense Deduction	ons under § 707(b). Enter the total of I	Lines	s 34 through 40		\$
Subpart C: Deductions for Debt Payment							
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	A	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
					Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor					\$	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.					\$	
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
45	a. b.	issued by the Executive Offi information is available at when the bankruptcy court.)	district as determined under schedules ce for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	\$ x			
16	C.		tive expense of chapter 13 case		otal: Multiply Line	es a and b	\$
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.						\$
			Subpart D: Total Deductions f				
47	Total		ler § 707(b)(2). Enter the total of Lines		,		\$
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					\$	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					\$	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.					\$	
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.					\$	

	Initial presumption determination. Check the applicable box and proceed as directed.						
52	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this						
	statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).						
53	Enter the amount of your total non-priority unsecured debt		\$				
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 5	i3 by the number 0.25 and enter the result.	\$				
55	Secondary presumption determination. Check the applicable box and proceed as directed.						
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
Part VII. ADDITIONAL EXPENSE CLAIMS							
56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
	Expense Description	Monthly Amo	ount				
	a.	\$					
	b.	\$					
	c.	\$					
	d.	\$					
	Total: Add Lines a,	b, c, and d \$					
Part VIII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors						
	must sign.) Date: February 27, 2014	Signature: /s/ Urunn M. Ployd					
57		Urunn M. Ployd					
		(Debtor)					
	Date: February 27, 2014	Signature /s/ Ima Mess					
		Ima Mess					
		(Joint Debtor, if	any)				

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.