

United States Bankruptcy Court Western District of North Carolina, Shelby Division						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Wilson, John Terrell III				Name of Joint Debtor (Spouse) (Last, First, Middle): Wilson, Jeanna Ruppe			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): See Schedule Attached				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Jeanna R. Wilson Gina Wilson Geanna Wilson			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8161 / 90-0153003				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7295			
Street Address of Debtor (No. & Street, City, State & Zip Code): 490 Maple Creek Rd. Rutherfordton, NC				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 490 Maple Creek Rd. Rutherfordton, NC			
ZIPCODE 28139				ZIPCODE 28139			
County of Residence or of the Principal Place of Business: Rutherford				County of Residence or of the Principal Place of Business: Rutherford			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
ZIPCODE				ZIPCODE			
Location of Principal Assets of Business Debtor (if different from street address above):							
ZIPCODE							
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____ Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding _____ Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition

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

Name of Debtor(s):

Wilson, John Terrell III & Wilson, Jeanna Ruppe**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)Location
Where Filed: **None**

Case Number:

Date Filed:

Location
Where Filed:

Case Number:

Date Filed:

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

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X /s/ William S. Gardner

Signature of Attorney for Debtor(s)

11/30/07

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**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 or lessor that obtained judgment)_____
(Address of landlord or lessor)☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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

Name of Debtor(s):

Wilson, John Terrell III & Wilson, Jeanna Ruppe**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X /s/ John Terrell Wilson, III

Signature of Debtor

John Terrell Wilson, III

X /s/ Jeanna Ruppe Wilson

Signature of Joint Debtor

Jeanna Ruppe Wilson

Telephone Number (If not represented by attorney)

November 30, 2007

Date

Signature of a Foreign Representative

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

(Check only **one** box.)

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

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

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ William S. Gardner

Signature of Attorney for Debtor(s)

William S. Gardner 32684

Printed Name of Attorney for Debtor(s)

Gardner Law Offices

Firm Name

P.O. Box 1000

Address

Shelby, NC 28151-1000

Telephone Number

November 30, 2007

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 Non-Attorney 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); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

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

Address

X

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

Date

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.

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

All Other Names used by the Debtor in the last 8 years:

John T. Wilson, III
Terry Wilson
dba ASAPH Music & Technologies, LLC
dba Wilcom Leasing, LLC
dba ASAPH, LLC

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:

Case No. 07-40693

Wilson, John Terrell III

Chapter 13

Debtor(s)

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

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

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

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

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

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

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

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

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

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

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

Signature of Debtor: /s/ John Terrell Wilson, III

Date: November 30, 2007

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:

Case No. 07-40693Wilson, Jeanna RuppeChapter 13

Debtor(s)

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

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

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

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

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

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

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

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

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

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

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

Signature of Debtor: /s/ Jeanna Ruppe Wilson

Date: November 30, 2007

GARDNER LAW OFFICES

William S. Gardner
Managing Attorney
Telephone: (704) 487-0616
Facsimile: (888) 870-1644
bgardner@maxgardner.com

403 SOUTH WASHINGTON STREET
POST OFFICE BOX 1000
SHELBY, NORTH CAROLINA 28151

O. Max Gardner, III
Of Counsel
Telephone: (704) 487-0616
Facsimile: (888) 870-1647
maxgardner@maxgardner.com

AGREEMENT BETWEEN COUNSEL AND DEBTOR CONCERNING CREDITOR ACCOUNT NUMBERS AND SOCIAL SECURITY NUMBERS

The undersigned debtor hereby authorizes the Gardner Law Offices, William S. Gardner and any officer, agent, or employee thereof to use my full account identification number and my Federal Social Security number when available in the preparation of my bankruptcy petition and schedules and in any form of communication, whether written or electronic, for all of my credit accounts to insure that all creditors, and all officers, agents, employees, and attorneys thereof, have adequate information to ensure the proper identification by the said parties of my accounts and of the fact that I am currently a debtor under Federal Bankruptcy Code and as such are fully protected from any type of adverse creditor action by virtue of the automatic stay. This authorization will extend to and include either verbal or written or electronic verification to the said parties of the relevant account number and/or Social Security number as required or as deemed necessary and appropriate. This authorization shall remain in force and effect until and unless it is revoked by a written document duly executed by the undersigned party and actually delivered to the Gardner Law Offices. Any such written revocation shall become effective 15 days after receipt thereof.

This, the _____ day of _____, 2007

Debtor's signature

Debtor's signature

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:

Case No. 07-40693

Wilson, John Terrell III & Wilson, Jeanna Ruppe

Chapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

For legal services, I have agreed to accept \$ **4,000.00**

Prior to the filing of this statement I have received \$ _____

Balance Due \$ **4,000.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

See written fee disclosure filed herewith

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

See written fee disclosure filed herewith

CERTIFICATION

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

November 30, 2007

Date

/s/ William S. Gardner

Signature of Attorney

Gardner Law Offices

Name of Law Firm

Debtor(s) JOHN TERRELL WILSON III AND JEANNA RUPPE WILSON

**DISCLOSURE TO DEBTOR(S) OF ATTORNEYS FEE PROCEDURE
FOR CHAPTER 13 CASES IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA**

After consultation with the undersigned attorney, you have decided to file a petition for relief under Chapter 13 of the United States Bankruptcy Code. Accordingly, you are hereby given notice that pursuant to the local rules of the Bankruptcy Court, the base fee for a Chapter 13 case is established at \$3,250.00. Payment of all or part of this fee is included in your payments to the Trustee. The attorney's services included in the base fee are those normally contemplated in a Chapter 13 case. They are as follows:

- | | |
|--|--|
| (a) Providing the pre-filing notices required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 | (f) Section 341 meeting.
Review of order confirming plan and periodic reports. |
| (b) Preparation and filing of your petition, schedules, supplemental local forms, Chapter 13 Plan, and mailing matrix. | (g) Review of Trustee's report of allowance of claims. |
| (c) Drafting and mailing notice to creditors advising of filing of case, including a copy of your Chapter 13 Plan. | (h) Maintaining custody and control of case files. |
| (d) Drafting and mailing to you a letter regarding your attendance at the Section 341 meeting and your other responsibilities. | (i) Service of orders on all affected parties. |
| (e) Preparation for and attendance at | (j) Verification of your identity and social security number |
| | (k) Defending objections to confirmation of your Chapter 13 Plan filed by the Trustee. |
| | (l) Preparing and filing Local Form 8 and Local Form 9. |

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

- | | |
|--|---|
| (a) Preparation and filing of proofs of claim on your behalf for your creditors. | (m) perfection issues. |
| (b) Drafting and filing objections to scheduled and unscheduled proofs of claim. | (n) Notifying creditors of entry of discharge. |
| (c) Assumptions and rejections of unexpired leases and executory contracts. | (o) Notifying creditors by certified mail of alleged violations of the automatic stay. |
| (d) Preparation for and attendance at valuation hearings. | (p) Drafting and mailing letters regarding voluntary turnover of property. |
| (e) Motions to transfer venue. | (q) Defense of objection to confirmation filed by any party other than the Trustee. |
| (f) Consultation with you regarding obtaining postpetition credit (no motion filed). | (r) Review of documents in relation to the use or sale of collateral (no motion filed). |
| (g) Motions to avoid liens. | (r) Providing you with a list of answers to frequently asked questions and other routine communications with you. |
| (h) Calculation of plan payment modifications (no motion filed). | |
| (i) Responding to written creditor contacts regarding plan terms, valuation of collateral, claim amounts, and the like. (j) Responding to your contacts regarding changes in your financial and personal circumstances and advising the Court and the Trustee of the same. | |
| (k) Communicating with you regarding payment defaults, insurance coverage, credit disability, and the like. | |
| (l) Obtaining and providing the Trustee with copies of documents relating to lien | |

In some Chapter 13 cases, legal services which are beyond those normally contemplated must be performed. These legal services are not covered by the base fee. These "non-base" services include the following:

- | | |
|---|---|
| (a) Abandonment of property post- confirmation. | (j) Post-discharge injunction actions. |
| (b) Motion for moratorium. | (k) Adversary proceedings. |
| (c) Motion for authority to sell property. | (l) Wage garnishment orders. |
| (d) Motion to modify plan. | (m) Turnover adversaries. |
| (e) Motion to use cash collateral or to incur debt. | (n) Conversion to Chapter 7. |
| (f) Defense of motion for relief from stay or co-debtor stay. | (o) Motions to substitute collateral. |
| (g) Defense of motion to dismiss filed after confirmation of your plan. | (p) Any other matter not covered by the base fee. |
| (h) Non-base fee requests. | |

For such "non-base" services you will be charged on the basis of attorney's time expended at the rate of \$ 225.00 per hour plus the amount of expenses incurred (such as court fees, travel, long distance telephone, photocopying, postage, etc.). Such "non-base" fees are chargeable only after the same are approved by the Bankruptcy Court. Except as set forth below, before any such fees are charged you will receive a copy of my motion filed in the Court requesting approval of any such "non-base" fees as well as a notice explaining your opportunity to object if you do not agree with the fee applied for. Any fees awarded for "non-base" services will be paid to the undersigned attorney from your payments to the Trustee in the same way as payment of "base" fees. **It is possible that "non-base" fees approved by the Court may cause your payment to the Trustee to be increased, or the term of your Chapter 13 plan extended.** Whether or not a payment increase or an extension will be necessary depends upon the facts of your case. If a payment increase is necessary because of a court- approved "non-base" fee, the Trustee will notify you of the amount of the increase.

In the Court's discretion, a debtor's attorney in a Chapter 13 proceeding may request, in open court, and without any other notice, "non-base" fees for the following services in amounts not exceeding those shown below. Without other notice, the debtor's attorney may also request up to \$1.00 for each item noticed to creditors as expense for postage, copying, and envelopes. These fees may be adjusted (increased) by the Court at a later date, and, if so, those adjusted fees will then be charged.

- | | |
|---|-------|
| (a) Defense of motion to dismiss. | \$200 |
| (b) Motion to modify and order, including motion for moratorium. | \$350 |
| (c) Substitution of collateral. | \$450 |
| (d) Prosecution or defense of motion for relief from stay or co-debtor stay and order. | \$450 |
| (e) Motion for authority to sell property and order. | \$450 |
| (f) Motion to obtain credit | \$450 |
| (g) Permission from trustee to obtain credit, to be filed as an administrative proof of claim | \$200 |
| (h) Motion to continue or impose the automatic stay | \$350 |
| (i) When substitute legal counsel is retained by a Chapter 13 debtor, such substituted counsel is entitled to a presumptive base fee of \$500 without formal application to the Court, provided that the order allowing substitute counsel specifies both the amount of the fee and whether the fee is paid direct by the debtor or through the plan. | |

***All fees included in this agreement are subject to the control of the United States Bankruptcy Court for the Western District of North Carolina and any changes in these fees and expenses by the Court shall immediately modify and amend the terms and conditions of this fee agreement and shall be incorporated by reference herein after notice to the debtors.**

CLIENT DISCLOSURE PROVISIONS

1. **COMPLETE DISCLOSURE:** Client understands that he/she/they must disclose all assets, income, expense and debts of any sort, regardless of nature or amount. Client agrees to be completely open and honest in all matters, both with Attorney and with the Bankruptcy Court and its officers. If Client fails to fully disclose all debts and/or income, or if Client misrepresents or conceals any significant fact, including matters regarding present or recent debts, recent transfers of money, property, or other assets, past bankruptcies, pending bankruptcies by a spouse or partner, or any other fact or detail which might affect or complicate the administration of any part of this bankruptcy case, then

Client agrees to pay additional attorney fees and expenses which Attorney may incur as a result of that misrepresentation, and Attorney, in his sole discretion, may withdraw from his representation in this matter.

2. ATTORNEY WITHDRAWAL/DISCHARGE: Attorney may withdraw, or Client may discharge Attorney at any time upon giving reasonable notice. Should Client discharge Attorney, Client agrees to pay him a reasonable attorney fee for services actually rendered, but not yet paid for, at the billing rate of \$225.00 per hour. Client shall pay all costs of collection of any unpaid fee or expense, including a reasonable attorney fee.

ACKNOWLEDGMENT

I hereby certify that I have read this notice and that I have received a copy of this notice.

Dated: NOVEMBER 14, 2007

Debtor's Signature

Dated: NOVEMBER 14, 2007

Debtor's Signature

I hereby certify that I have reviewed this notice with the debtor(s) and that the debtor(s) have received a copy of this notice.

Dated: NOVEMBER 14, 2007

Attorney

GARDNER LAW OFFICES

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Managing Attorney
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CONTRACT FOR CHAPTER 13 BANKRUPTCY SERVICES

This Agreement is executed this the 14th day of November 2007, by and between Gardner Law Offices (the Attorney) and John Terrell Wilson III and Jeanna Ruppe Wilson (the Debtor, whether one or more parties). The parties agree as follows:

1. Type of Bankruptcy.

Debtor retains attorney to file a Chapter 13 bankruptcy case. If the Debtor determines at a later date that the Debtor desires to file a Chapter 7 bankruptcy case, the parties shall execute a new fee contract setting forth the terms of such representation. If Debtor elects to convert the Chapter 13 case to a Chapter 7 case, then Attorney shall be under no duty to prepare and file the necessary court papers until the new fee agreement has been signed and the agreed upon fees paid.

2. Base Attorney Fees.

The base attorney fee for filing the Chapter 13 bankruptcy case is \$4,000.00. The entire base fee shall be added to and paid through the Chapter 13 plan. The Debtor shall not be obligated to pay any part of the base fee as an "up front" payment or as a condition to filing. The services of the attorney included in the base fee are those normally contemplated for a Chapter 13 case. They include the services listed below:

- (a) Preparation and electronic filing of petition, schedules, supplemental local forms, Chapter 13 Plan and mailing matrix.
- (b) Drafting and mailing notice to creditors advising of filing of case, including a copy of your Chapter 13 Plan.
- (c) Drafting and mailing to you a letter regarding your attendance at the Section 341 meeting and your other responsibilities.
- (d) Preparation for and attendance at Section 341 meeting.
- (e) Review of order confirming plan and periodic case status reports from the Chapter 13 trustee.
- (f) Review of trustee's motion for allowance of claims.
- (g) Maintaining custody and control of case files.
- (h) Service of orders on all affected parties.
- (i) Verification of your identity and social security number.
- (j) Defending objections to confirmation of your Chapter 13 Plan.

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

- (a) Preparation and filing of proofs of claim on your behalf for your creditors.
- (b) Drafting and filing objections to scheduled and unscheduled proofs of claim.
- (c) Assumptions and rejections of unexpired leases and executory contracts.
- (d) Preparation for and attendance at valuation hearings.
- (e) Motions to transfer venue.
- (f) Consultation with you regarding obtaining post-petition credit (no motion filed).

Gardner Law Offices is designated as a Federal Debt Relief Agency by an Act of Congress and the President of the United States, has proudly assisted consumers seeking relief under the US Bankruptcy Code.

- (g) Motions to avoid liens.
- (h) Calculation of plan payment modifications (no motion filed).
- (i) Adding creditor address to mailing matrix as necessary.
- (j) Responding to written creditor contacts regarding plan terms, valuation of collateral, claim amounts and the like.
- (k) Responding to your contacts regarding changes in your financial and personal circumstances and advising the Court and Trustee of the same.
- (l) Communicating with you regarding payment defaults, insurance coverage, credit disability and the like.
- (m) Obtaining and providing the Trustee with copies of documents relating to lien perfection issues.
- (n) Notifying creditors of entry of discharge.
- (o) Notifying creditors by certified mail of alleged violations of the automatic stay.
- (p) Drafting and mailing letters regarding voluntary turnover of property.
- (q) Review of documents in relation to the use or sale of collateral (no motion filed).
- (r) Providing you with a list of answers to frequently asked questions and other routine communications with you.

3. Non-Base Attorney Fees.

In some Chapter 13 cases, the legal services which are beyond those contemplated in the base fee must nonetheless be provided by the Attorney. These legal services are also listed below:

- (a) Abandonment of property post-confirmation.
- (b) Motion for moratorium.
- (c) Motion for authority to sell property.
- (d) Motion to modify or to approve personal injury or compensation settlement.
- (e) Motion to use cash collateral or to incur credit.
- (f) Defense of motion for relief from stay or co-debtor stay.
- (g) Defense of motion to dismiss filed after confirmation of your plan.
- (h) Non-base fee requests.
- (i) Stay violation litigation, including amounts paid as fees by the creditor or other party.
- (j) Post-discharge injunction actions.
- (k) Adversary proceedings.
- (l) Wage garnishment orders.
- (m) Turnover adversaries.
- (n) Conversion to Chapter 7.
- (o) Motions to substitute collateral and for property damage settlements.
- (p) Any other matter not covered by the base fee.

For such non-base services, you may be charged without any further notice and in the discretion of the Court non-base fees for the following services and in the amounts noted:

Defense of motion to dismiss the case	\$200.00
Motion to modify order, including moratorium	\$350.00
Motion to substitute collateral	\$450.00
Defense of Motion to lift any stay	\$450.00
Motion to sell real or personal property	\$450.00
Motion for approval of personal injury settlement	\$350.00.
Motion for approval of workers' comp settlement	\$350.00
Motion for approval of property damage settlement	\$350.00
Motion for approval of new credit application	\$350.00
Motion to reconsider an order of dismissal	\$350.00

The Attorney, in his discretion, may also keep time and expense records for any non-

base service and apply to the Court for the approval of the fee plus all expenses incurred. The current hourly fee for your Attorney is \$225.00. All base and non-base fees will be added to your plan (unless paid directly by Debtor or a third-party such as a creditor in a contested case) and will be paid through the plan. It is possible that any non-base fees added to your plan may result in an increase in your monthly plan payment or in an extension of the length of your plan or of both.

4. Contingent Fees.

The attorney will be entitled to a contingency fee equal to 50% of any actual recovery (damages, legal fees and costs) from any party for a violation of the automatic stay, the co-debtor stay, the discharge injunction, for breach of the plan or any terms thereof, or for breach of any state or federal consumer protection statutes. The North Carolina Contingency Fee Addendum form is attached to and made a part of this Agreement.

5. Expenses.

The Attorney shall be entitled to apply to the Court for approval of any expenses related to your case for base fee or non-base fee services. Such expenses include but are not limited to court fees, telephone fees, fax fees, copy fees, postage fees, PACER fees, electronic or other research fees. In the Court's discretion, the Attorney may request without any notice or documentation a blanket expense of \$1.00 for each item noticed to creditors as an expense for postage, copying and envelopes.

6. Court Approval of Fees.

All fees included in this Agreement are subject to the control of the United States Bankruptcy Court for the Western District of North Carolina. Any changes in the presumed non-base fees by the Court shall be deemed to immediately modify and amend the terms and conditions of this Agreement as to the non-base fees and shall be incorporated herein by this reference. Any subsequent increase in the base fees by the Court shall have no impact on the original base fee provided for in this Agreement.

7. Assumptions for the Base Fee.

The base fee is based on the following assumptions:

- (a) The Debtor has provided the Attorney with all requested information.
- (b) The Debtor has provided the Attorney with complete and accurate information.
- (c) The Debtor's circumstances, especially the Debtor's current monthly income (as defined by the Bankruptcy Code) does not substantially change prior to the filing of the case.
- (d) The Debtor will provide all requested documents within 15 days of the date of this Agreement.

8. Costs and Expenses to be paid directly by Debtor.

The debtor shall pay all costs related to the filing of the bankruptcy case. These costs currently include the court filing fee of \$274.00; the costs of mandatory pre-filing credit counseling, which is approximately \$50.00 per person; the mandatory post-filing educational course, which is also approximately \$50.00 per person; the costs of any PACER checks, which is approximately \$10.00; the costs of any appraisals of real or personal property; the costs of obtaining current consumer credit reports in the event the Debtor is not entitled to free reports; and any other costs as agreed to by the parties.

9. First Payment.

The Debtor must be in a position to make the first full Chapter 13 monthly plan payment at the time the Debtor signs the Chapter 13 court papers. This payment must be

made at this time because under local Court Rules the Chapter 13 case will be automatically dismissed unless this payment is made within 10 days of the filing of the bankruptcy case. The Debtor must also pay or have paid the \$274.00 filing fee at the time of signing and secured and paid for the consumer credit counseling certificate.

10. Mortgage Payments.

The Debtor acknowledges that the contract mortgage payments on residential real estate to American General Finance cannot be reduced under the Bankruptcy laws but will be paid as follows:

(a) By adding the amount of the payment (plus any back payments), and any future increases as allowed by the mortgage contract, to the Chapter 13 plan payment. As a result, the Debtor will only be responsible for making one single debt payment per month, said payment being the Chapter 13 plan payment; or

(b) By including only the pre-filing arrears or back payments in the plan, with the Debtor being solely responsible for making all future mortgage payments directly to the mortgage company.

The Debtor has elected to proceed with option: B

INITIALS

11. Debtor's Obligations.

The Debtor's obligations are as follows:

- (a) To provide the Attorney with all requested documents, bills statements, payment advices, bank records, tax returns, tax bills, appraisals, retirement and savings account, and income information and to sign any and all necessary forms to allow the Attorney to secure such documentation.
- (b) To provide accurately and honestly all of the information necessary to prepare and file the Chapter 13 bankruptcy case, and other motions or proceedings arising during the course of the case.
- (c) To timely respond to all letters, emails and telephone calls from the Attorney or any member of his staff.
- (d) To keep the Attorney advised at all times of the Debtor's mailing and physical addresses, telephone numbers, and email addresses.
- (e) To appear at the first meeting of creditors (the 341 meeting) and at any other court hearings or meetings as may be required by the Court or any other party.
- (f) To keep all scheduled office appointments with the Attorney and to notify the Attorney in advance of any problems with the timing and scheduling or rescheduling of such appointments.
- (g) To contact the attorney by Telephone with the understanding that the Attorney is only able to return calls between the hours of 8:00 a.m. to 9:30 a.m. and 4:00 p.m. to 6:00 p.m. If the Attorney is available when the call is actually received, then the call will be taken at that time. However, if you have to leave a message for the Attorney then you must provide a number that you can be reached at during the designated times. The Attorney or Legal Assistant will make every effort to return all such telephone calls within 48 hours, excluding weekends and holidays.
- (h) To provide any information requested of the Debtor by the Chapter 13 Trustee, the Bankruptcy Administrator, or any other party in the case, unless the Court rules that the Debtor is not required to provide such information.
- (i) To respond as soon as possible to any requests for the Debtor by the Attorney or his Legal Assistant.
- (j) To comply with the obligations imposed upon the Debtor by the Local Rules of

the Bankruptcy Court for the Western District of North Carolina, a copy of which is attached to this Agreement.

- (k) To sign a tax authorization form to authorize the Attorney to get copies of income tax returns from the respective taxing agencies for a period of four (4) years prior to the filing of your bankruptcy case.
- (l) To provide current bank account information to include monthly statements as requested and online account balances as of the date of the signing of your bankruptcy petition packet.

12. Attorney Withdrawal from Chapter 13 case, Adversary Proceeding or Contested Matter.

Pursuant to the Local Rules of the Bankruptcy Court, the Attorney shall remain the responsible attorney of record for the Debtor in all matters in the case until the case is closed, dismissed or the discharge is entered or until the Attorney is relieved from such representation by order of the Court. The parties agree that just reasons for the Attorney to withdraw from the representation of the Debtor, include but are not limited to the following:

- (a) The failure of the Debtor to provide complete, truthful and accurate information to the Attorney.
- (b) The failure of the Debtor to comply with the Debtor's obligations as provided for in this Agreement and in the Local Rules.
- (c) The failure of the Debtor to comply with any of the obligations imposed on the Debtor by the Bankruptcy Code and the Bankruptcy Rules.
- (d) The failure or refusal of the Debtor to comply with the Debtor's obligations to provide any supplemental information to the Court or to the Chapter 13 Trustee or to correct any incorrect or incomplete information previously provided to the Court or the Trustee.
- (d) The failure of the Debtor to provide complete, truthful and accurate information to the Court, the Chapter 13 Trustee and the Bankruptcy Administrator.
- (e) If the Debtor are husband and wife, then any separation, serious domestic dispute, or divorce of the parties.
- (f) Any irreconcilable conflict between the Attorney and the Debtor with respect to the case.

This the 14th day of November 2007.

Attorney signature

Client signature

Client signature

Debtor has also received copies of The North Carolina Contingency Fee Addendum and Local Rules of the Bankruptcy Court for the Western District of North Carolina.

UNITED STATES BANKRUPTCY COURT

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments 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.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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

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

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

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

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

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

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to 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.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

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

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

Certificate of the Debtor

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

Wilson, John Terrell III & Wilson, Jeanna Ruppe
Printed Name(s) of Debtor(s)

X */s/ John Terrell Wilson, III*
Signature of Debtor

11/30/2007
Date

Case No. (if known) **07-40693**

X */s/ Jeanna Ruppe Wilson*
Signature of Joint Debtor (if any)

11/30/2007
Date

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION

In re:)	Case No. 07-40
)	
WILSON III, JOHN TERRELL)	Chapter 13
WILSON, JEANNA RUPPE)	Our File No. 12400-WG
Debtor(s))	

**CHAPTER 13 PLAN INCLUDING NOTICE AND MOTION(S) FOR VALUATION;
MOTION(S) TO AVOID CERTAIN LIENS; MOTION(S) FOR ASSUMPTION
AND REJECTION OF EXECUTORY CONTRACTS AND UNEXPIRED LEASES.
NOTICE OF OPPORTUNITY FOR HEARING ON CONFIRMATION OF THE PLAN INCLUDING
ALL MATTERS AS SET FORTH IN THE PLAN
FOR CASES FILED ON OR AFTER JULY 2, 2007**

The following is the Chapter 13 plan proposed by the above-named debtor(s). The plan may also include in its provisions certain motions to avoid liens, motions for valuation of collateral securing claims, and motions to assume or reject executory contracts and unexpired leases. (Check the motions applicable to this plan.)

- ☒ **Motion to Value Liens Includes Valuation of Property Securing A Claim**
- ☒ **Motion to Value Liens includes Valuation of Property Securing A Claim in an Amount Less than the Amount of the Claim**
- ☒ **Motion to Avoid Liens §522(f)**
- ☐ **Motion to Assume Executory Contract(s) and Unexpired Leases**
- ☒ **Motion to Reject Executory Contract(s) and Unexpired Leases**
- ☐ **No Motions Applicable to this Plan**

TAKE NOTICE: Your rights may be affected. You should read the plan carefully, including any motions contained in the plan, and discuss them with your attorney, if you have one. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to confirm the proposed plan of the debtor(s), including any of the motions included in the plan, or if you want the court to consider your views on these matters, then you or your attorney must file with the Court a written objection to confirmation and request for hearing on confirmation at one of the following addresses:

Cases filed in the **Charlotte, Shelby or Wilkesboro** Divisions:
Clerk, U.S. Bankruptcy Court, P.O. Box 34189, Charlotte, N.C. 28234-4189

Cases filed in the **Asheville or Bryson City** Divisions:
Clerk, U.S. Bankruptcy Court, Room #112, 100 Otis Street, Asheville, N.C. 28801

Your objection to confirmation and request for hearing must include the specific reasons for your objection, and must be filed with the Court no later than fifteen (15) days following the conclusion of the Section 341(a) meeting of creditors. If you mail your objection to confirmation to the Court for

filing, you must mail it early enough so that the Court will receive it on or before the deadline stated above. You must also serve a copy of your objection to confirmation on the debtor(s), the attorney for the debtor(s), and the Chapter 13 trustee at their addresses as they are listed in the notice of the meeting of creditors. If any objections to confirmation are filed with the Court, the objecting party will provide written notice of the date, time and location of the hearing on the objection. No hearing will be held unless an objection to confirmation is filed.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the proposed plan of the debtor(s), including any motions contained in the plan, and may enter an order confirming the plan and granting the motions. **Any creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. Section 1325(a)(5)(A).**

STANDING STAY MODIFICATION: The automatic stay provided in 11 U.S.C. § 362(a) is modified in Chapter 13 cases as follows: Affected secured creditors may contact the debtor about the status of insurance coverage on property used as collateral. If there are direct payments to creditors, affected secured creditors may contact the debtor in writing about any payment in default; and shall send to the debtor statements, payment coupons or other correspondence that the creditor sends to its non-debtor customers. Such actions do not constitute violations of 11 U.S.C. § 362(a).

PLAN PAYMENTS; ADMINISTRATIVE COSTS; PROOFS OF CLAIM

1. a. The base plan proposes payments of \$_____ per month for __ months (estimated percent payment to general unsecured creditors __%) or
- b. The percentage plan proposes payments of \$1,655.00 per month for 10% (percentage) payment to general unsecured creditors.
- c. If applicable, the plan will also be funded by: _____

2. Administrative Costs

- a. Attorney's Fees. The attorney for the debtor(s) has received \$0.00 of the total base attorney fee of \$4,000.00. The remainder of the base fee shall be paid through the plan by the trustee on a pro rata basis with required monthly payments to allowed secured claimants.
- b. Trustee's Costs. The trustee shall be entitled to reimbursement of fees and costs up to the statutory maximum on each disbursement made by the trustee, regardless of whether it is paid prior to or following confirmation.

3. Filing of Proofs of Claim

- a. The trustee shall only distribute payments, including adequate protection payments, to creditors who have actually filed proofs of claim (including adequate proof of security) with the Court that are deemed allowed pursuant to 11 U.S.C. Section 502(a). However, if a creditor does not file a timely proof of such creditor's claim, then either the debtor(s) or the trustee may file such a claim as provided for by 11 U.S.C. Section 501(c) and in that event such claim shall be deemed the claim for all purposes under the plan.

b. The trustee shall mail payments and provide notices to the address provided on the filed proof of claim or amended proof of claim or filed name or address change or assignment or transfer of claim filed with the Court

CLASSIFICATION AND TREATMENT OF CLAIMS

4. PRIORITY CLAIMS. All claims entitled to priority under 11 U.S.C. Section 507 and 1322 shall be paid in full in deferred cash payments, except for priority claims under Section 507(a)(1)(B), unless the holder of the particular claim agrees to a different treatment of such claim.

a. Domestic Support Obligations (“DSOs”)

All postpetition DSOs, including postpetition DSOs assigned to a governmental unit, will be paid directly to the holder by the debtor(s) or to the assignee of the claim and not through the Chapter 13 Trustee unless otherwise specified under the “Special Terms” section of the plan.

i. ☒ None

ii. The name, address and phone number including area code of the holder of any DSO as defined in 11 U.S.C. Section 101(14A). Pursuant to 11 U.S.C. Section 112, the names of minor children should not be disclosed. Include in this list all DSOs as defined by the statute, notwithstanding the fact that the debtor may believe the obligation to be voluntary or contingent in nature.

Name

Address (incl. city, state, zip code)

Telephone

1.

b. DSO Prepetition Arrearages Owed to DSO Holders Under 11 U.S.C. Section 507(a)(1)(A), or assigned to a governmental unit, to be paid in full through the Chapter 13 plan on a pro-rata basis after payment of secured claims and the attorney fee and prior to payment of any non-DSO priority claim, unless a different treatment is proposed under the “Special Terms” section of the plan:

i. ☒ None

ii. Name of holder

Amount of Arrearage

1.

c. Priority Claims Other Than DSOs

All priority claims other than DSOs shall be paid in full on a pro rata basis after the payment in full of all DSO priority claims.

i. ☐ None

- ii. The names and amounts of all claims entitled to priority under 11 U.S.C. Section 507, other than DSOs:

<u>Name</u>	<u>Claim Amount</u>
1. Rutherford County Tax Collector	\$1,688.77
2. Rutherford County Tax Collector	\$470.81
3. Rutherford County Tax Collector	\$28.66
4. Rutherford County Tax Collector	\$139.55
5. Rutherford County Tax Collector	\$1,326.74
6. SC Dept of Revenue	\$1,234.25

5. SECURED CLAIMS

Other than secured claims that are to be paid as long-term debts pursuant to 11 U.S.C. Section 1322(b)(5), or that are to be paid directly by the debtor(s), the trustee shall pay the value of all allowed secured claims, on a pro rata basis in monthly amounts sufficient to provide adequate protection.

a. For purposes of the plan, the treatment of each claim is specified below. Treatment shall be one of the following: (1) Direct payment by the debtor(s): "**Direct**"; (2) Payment in full by the Chapter 13 Trustee through the plan where Section 506(a) does not apply: "**910/365**"; (3) Payment of the value of the collateral by the Chapter 13 Trustee through the plan where Section 506(a) does apply: "**As valued**"; (4) Debtor(s) will surrender the collateral: "**Surrender**", or (5) File proceeding to determine validity of lien: "**Avoidance**."

<u>Creditor</u>	<u>Collateral</u>	<u>Value of Coll.</u>	<u>Claim Amt.</u>	<u>Treatment</u>	<u>Int. Rate</u>
1. American General	1 st d/t residence	\$156,500.00	\$223,772.91	Direct	Contract
2. American General	Household goods	\$100.00	\$5,096.00	Avoidance	Till
3. Audio Ethics	Business asset purch	\$89,285.35	\$331,157.98	Surrender	
4. Chrysler	04 Chrysler van	\$18,375.00	\$14,185.00	As Valued	Till
5. Chrysler	06 Sterling Expedito	\$60,000.00	\$60,000	Surrender	
6. DaimlerChrysler	07 Chrysler Aspen	\$24,725.00	\$29,609.93	Direct by business	Contract
7. First National Bank	1 st d/t business	\$81,500.00	\$195,607.50	Direct by business	Contract
8. First National Bank	95 Chevy Kodiak	\$20,000.00	\$20,000.00	Surrender	
9. Ford Motor Credit	05 Ford F650	\$50,000.00	\$39,834.00	Surrender	
10. State Employees CU	05 Chrysler 300	\$22,200.00	\$15,845.44	As valued	Till

To the extent that any of the claims referred to above are secured by mortgage loans on real property, and such claims are scheduled to be paid by the Trustee, then and in that event the Debtors will no longer be making any mortgage payments to any of the designated mortgage servicers and/or their successors and assigns and all such entities are hereby authorized to provide account information to the Chapter 13 Trustee.

b. For secured claims to be paid directly by the debtor(s), state below the amount of prepetition arrearages to be paid through the Chapter 13 Trustee:

<u>Creditor</u>	<u>Collateral</u>	<u>Pre-pet. arrearage</u>	<u>Int. Rate.</u>
1. American General	1 st d/t residence	\$8,936.21	Contract

If the treatment option for secured claims is “**Surrender**”, the debtor(s) surrenders any interest in the collateral securing the claims of the specified creditors. Upon confirmation, the automatic stay will be deemed lifted for the collateral and the creditor need not file a motion for relief from stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-debtor(s) stay, or to abrogate the debtor(s)’ state law contract rights.

c. For claims secured by improved real property or motor vehicles, state below requested insurance information, vehicle mileage, and vehicle identification number. **

<u>Collateral</u>	<u>Insurance Agent and Address</u>	<u>Vehicle Mileage</u>	<u>VIN.</u>
Residence	James Epps Agency 265 N. Main St. Rutherfordton, NC 28139 828.287.3321 Carrier: Nationwide Policy No: 61 32 HP 427654		
04 Chrysler van	James Epps Agency	56,000 mi	2C4GP54L04R537264
05 Chrysler 300	265 N. Main St. Rutherfordton, NC 28139 828.287.3321 Carrier: Nationwide Policy No: 61 32 M 932029	38,000 mi	2C3JA53G15H163979

6. General Unsecured Claims Not Separately Classified. General unsecured claims shall be paid on a pro rata basis with payments to commence after the payment of all administrative, secured and priority unsecured claims in full.

7. Special Terms

- a. ☒ None
- b. Special Treatment of Unsecured Claims
- c. Other Direct Payments to Creditors Other than Section 5.
- d. Other Special Terms

8. Plan Motions:

Motion to Value All Liens in Paragraph #5a

The debtor(s) hereby moves the Court to value the collateral of each of the creditors described in paragraph 5a. (except those creditors whose claims are classified to be paid directly or to be paid in full by the Chapter 13 Trustee where Section 506(a) does not apply) at the collateral value stated. To the extent that the amount of the debt of any such creditor exceeds the stated collateral value, the debtor(s) hereby moves the Court that said difference be treated in the Chapter 13 plan as a general

****Please note that 1326(a)(4) is the Section that requires the disclosure of insurance information on personal property for any claim of a secured creditor within 60 days. No similar provision for any other Chapter under BAPCPA.**

unsecured claim without priority. The debtor(s) further moves the Court that the lien of each creditor listed upon the collateral listed hereinabove be satisfied upon payment of the collateral value and the issuance of the debtor(s) discharge.

**Motion to Avoid Non-Possessory, Non-Purchase Money Security Interests
in Household Goods and Personal Items**

The debtor(s) is indebted to the following creditors in the amounts stated. As security for the debt, each such creditor insisted upon, and the debtor(s) executed, a waiver of exemption of certain property, and a security agreement granting said creditors a non-possessory, non-purchase money security interest in household goods which is property delineated by 11 U.S.C. Section 522(f)(2) and which is held primarily for the personal, family or household use of the debtor(s) or a dependent of the debtor(s). The debtor(s) believes that a financing statement may have been properly filed evidencing each such creditor's security interest and liens:

<u>Creditor</u>	<u>Last 4 Digits of Account/I.D.</u>	<u>Debt Amount</u>	<u>Description of Property</u>
1. American General	4753****	\$5,096.00	Household goods

The debtor(s)' interest in any item of property referred to above does not exceed the value claimed as exempt. The money borrowed from each such creditor does not represent any part of the purchase money of any of the items covered by each such creditor's security agreement. The existence of each such creditor's lien on the debtor(s)' household goods and personal items impairs the exemptions to which the debtor(s) would be entitled under Section 1C-1601 of the North Carolina General Statutes or as otherwise applied under applicable state law. The debtor(s) moves the Court for the cancellation and avoidance of the security interest of each such creditor in the debtor(s)' personal and household goods, effective upon discharge.

Motion to Avoid Judicial Liens

Judgments were obtained by the creditors listed below in cases before the General Court of Justice of the State of North Carolina, and said judgments have been recorded in the Public Registry as follows:

<u>Creditor</u>	<u>Judgment Book And Page</u>	<u>Registry</u>	<u>Judgment Date</u>	<u>Judgment Lien Amount</u>
-----------------	-----------------------------------	-----------------	----------------------	---------------------------------

1. None

The above-stated judgments created liens on the real property in which the debtor(s) has an interest, which real property is more specifically described as _____. The value of the debtor(s)'s interest in this real property is \$_____. The aforesaid liens constitute judicial liens under 11 U.S.C. Section 522(f)(1). The property which this judicial lien encumbers is property which the debtor(s) is entitled to exempt under 11 U.S.C. Section 522 and the claimed amount of this exemption is \$_____. The existence of this judicial lien impairs the exemption to which the debtor(s) is entitled under Section 1C-1601 of the North Carolina General Statutes or as otherwise applied under applicable state law.

The debtor(s) respectfully moves the Court to issue an order compelling the above-stated

creditors to cancel and avoid their judicial liens upon the real property described herein, effective upon discharge.

Motion to Assume or Reject Executory Contracts and Unexpired Leases

a. The debtor(s) moves to assume or reject the following executory contracts and unexpired leases. If assumed, payments due after the filing of the case will be paid directly by the debtor(s) rather than by the trustee.

b. Unless otherwise provided, the debtor(s) proposes to promptly cure any pre-bankruptcy defaults on the assumed leases or contracts over a period of n/a months, with said payments to be made by the trustee.

<u>Creditor</u>	<u>Assume or Reject</u>	<u>If Assumed, Amount of Arrearage paid in Plan</u>
1. Any Creditor with Arbitration Clause Provision	Reject	
2. DaimlerChrysler Truck Financial	Assume	\$0.00

General Provisions

1. To receive payment from the trustee, either prior to or following confirmation, a secured creditor must file a proof of claim. Secured claims which are not filed within the time period required by Federal Bankruptcy Rule 3002(c) may be disallowed or subordinated to other claims upon further order of the Court.

2. Confirmation of this plan does not bar a party in interest from objecting to a claim which is not filed in accordance with Federal Bankruptcy Rules 3001 or 3002.

3. Unless otherwise ordered, any creditor holding a claim secured by property which is removed from the protection of the automatic stay, whether by judicial action, voluntary surrender, or through operation of the plan, will receive no further distribution from the trustee, unless an itemized proof of claim for any deficiency is filed within one-hundred twenty (120) days (or such other period as the Court orders) after the removal of the property from the protection of the automatic stay. For purposes hereof, the removal date shall be the date of the entry of the order confirming the plan, modifying the plan, or granting relief from stay. This also applies to creditors who may claim an interest in, or lien upon, property which is removed from the protection of the automatic stay of another lien holder or release to another lien holder.

4. If a claim is listed in the plan as secured and the creditor files a proof of claim as an unsecured creditor, the creditor shall be treated as unsecured for purposes of distribution and for any other purpose under the plan.

5. Property of the estate includes all of the property specified in 11 U.S.C. Section 541 and all property of the kind specified in such section acquired by the debtor(s) after commencement of the case but before the case is closed, dismissed or likewise converted to one under another chapter of the Code. All property of the debtor remains vested in the estate until completion of the plan.

6. Confirmation of the plan shall impose a duty on the holders and/or servicers of claims secured

by liens on real property to apply the payments received from the trustee on the prepetition arrearages, if any, only to such arrearages; to deem the prepetition arrearages as contractually cured by confirmation; to apply the direct mortgage payments, if any, paid by the trustee or by the debtor(s) to the month in which they were made under the plan or directly by the debtor(s), whether such payments are immediately applied to the loan or placed into some type of suspense account; to notify the trustee, the debtor(s) and the attorney for the debtor(s) of any changes in the interest rate for an adjustable rate mortgage and the effective date of the adjustment; to notify the trustee, the debtor(s) and attorney for the debtor(s) of any change in the taxes and insurance that would either increase or reduce the escrow portion of the monthly mortgage payment; and to otherwise comply with 11 U.S.C. Section 524(i). See Local Rule 4001-1(e).

7. All contractual provisions regarding arbitration or alternative dispute resolution are rejected in connection with the administration of this Chapter 13 case.

I declare under penalty of perjury that the information provided in the Chapter 13 Plan, including Motion(s) for Valuation; Motion(s) to Avoid Certain Liens; and Motion(s) for Assumption and Rejection of Executory Contracts and Unexpired Leases; as to all matters set forth herein are true and correct.

Dated: November 14, 2007

Debtor's Signature

Dated: November 14, 2007

Debtor's Signature

I hereby certify that I have reviewed this document with the debtor(s) and that the debtor(s) have received a copy of this document.

Dated: November 14, 2007

Attorney for the Debtor(s)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION**

IN THE MATTER OF:

**NAME: WILSON III, JOHN TERRELL
 WILSON, JEANNA RUPPE**

**ADDRESS: 490 MAPLE CREEK RD.
 RUTHERFORDTON, NC 28139**

SSN: --- -- 1861 & --- -- 7295

DEBTOR(S).

**STATEMENT AND ACKNOWLEDGMENT OF DIRECT PAYMENTS TO
CREDITORS UNDER CHAPTER 13 PLAN**

It is hereby stated and acknowledged that I/we understand that in addition to my/our proposed plan payments to the Trustee of \$1,655.00 per month I/we are also obligated under the Chapter 13 laws and under the plan I/we filed in this case to make the following **direct payments** each month to the parties designated below:

1. The sum of \$1,795.00 per month to American General Finance on the first mortgage loan on residence. These direct payments will resume in December 2007 and will continue each month thereafter.
2. The direct payments noted herein will be made to the named creditor or creditors at the same place and in the same manner as I/we made the same before the filing of my/our Chapter 13 case.

Dated this 14th day of November 2007.

Debtor's signature

Debtor's signature

In re: **Wilson, John Terrell III & Wilson, Jeanna Ruppe**

Debtor(s)

Case Number: **07-40693**

(If known)

According to the calculations required by this statement:

☒ **The applicable commitment period is 3 years.**☐ **The applicable commitment period is 5 years.**☐ **Disposable income is determined under § 1325(b)(3).**☒ **Disposable income is not determined under § 1325(b)(3).**

(Check the box as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 6,184.55										
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction if Part IV. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="width: 15%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Business income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$											
b.	Ordinary and necessary operating expenses	\$											
c.	Business income	Subtract Line b from Line a											
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="width: 15%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$											
b.	Ordinary and necessary operating expenses	\$											
c.	Rent and other real property income	Subtract Line b from Line a											
5	Interest, dividends, and royalties.		\$	\$									
6	Pension and retirement income.		\$	\$									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse.		\$	\$									
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor \$ _____</td> <td style="width: 40%;">Spouse \$ _____</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____											
9	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%;">a.</td> <td></td> <td style="width: 15%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> Total and enter on Line 9		a.		\$	b.		\$	\$	\$			
a.		\$											
b.		\$											
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 6,184.55	\$									
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$	6,184.55									

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.	\$ 6,184.55
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$ 6,184.55
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 74,214.60
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: North Carolina b. Enter debtor's household size: 6	\$ 75,220.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$ 6,184.55
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 6,184.55
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 74,214.60
22	Applicable median family income. Enter the amount from Line 16.	\$ 75,220.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.	

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$									
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$									
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a</td> </tr> </table>		a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$										
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$										
c.	Net mortgage/rental expense	Subtract Line b from Line a										
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		\$									

27	<p>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.</p> <p>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 7.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
28	<p>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.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ 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 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs, First Car</td> <td style="width: 35%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, First Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ 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 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs, Second Car</td> <td style="width: 35%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
30	<p>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.</p>	\$									
31	<p>Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p>	\$									
32	<p>Other Necessary Expenses: life insurance. Enter 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.</p>	\$									
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 49.</p>	\$									
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total 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.</p>	\$									
35	<p>Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
36	<p>Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 39.</p>	\$									
37	<p>Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service—such as cell phones, 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.</p>	\$									
38	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.</p>	\$									

Subpart B: Additional Expense Deductions under § 707(b)
Note: Do not include any expenses that you have listed in Lines 24-37

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in each the following categories.													
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:75%;">Health Insurance</td> <td style="width:20%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> <tr> <td colspan="2"></td> <td>Total: Add Lines a, b and c</td> </tr> </table>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$			Total: Add Lines a, b and c	\$
a.	Health Insurance	\$												
b.	Disability Insurance	\$												
c.	Health Savings Account	\$												
		Total: Add Lines a, b and c												
40	Continued contributions to the care of household or family members. Enter the 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. Do not include payments listed in Line 34.	\$												
41	Protection against family violence. Enter any average 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.	\$												
42	Home energy costs. Enter the 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 demonstrating that the additional amount claimed is reasonable and necessary.	\$												
43	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$												
44	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$												
45	Continued charitable contributions. 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).	\$												
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45	\$												

Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. 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, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.																					
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:40%;">Name of Creditor</th> <th style="width:40%;">Property Securing the Debt</th> <th style="width:15%;">60-month Average Pmt</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td colspan="3"></td> <td>Total: Add lines a, b and c.</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	60-month Average Pmt	a.			\$	b.			\$	c.			\$				Total: Add lines a, b and c.	\$
	Name of Creditor	Property Securing the Debt	60-month Average Pmt																			
a.			\$																			
b.			\$																			
c.			\$																			
			Total: Add lines a, b and c.																			
48	Other payments on secured claims. If any of debts listed in Line 47 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 47, 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.																					
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:40%;">Name of Creditor</th> <th style="width:40%;">Property Securing the Debt</th> <th style="width:15%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td colspan="3"></td> <td>Total: Add lines a, b and c.</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$				Total: Add lines a, b and c.	\$
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																			
a.			\$																			
b.			\$																			
c.			\$																			
			Total: Add lines a, b and c.																			
49	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.	\$																				

50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.		
	a.	Projected average monthly Chapter 13 plan payment.	\$
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b
			\$
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.		\$
Subpart D: Total Deductions Allowed under § 707(b)(2)			
52	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 38, 46, and 51.		\$

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Enter current monthly income. Enter the amount from Line 20.	\$
54	Support Income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$
57	Total adjustments to determine disposable income. Add the amounts on Line 54, 55, and 56 and enter the result.	\$
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$

Part VI. ADDITIONAL EXPENSE CLAIMS

59	Other Expenses. 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 Amount
	a.	\$
	b.	\$
	c.	\$
	Total: Add Lines a, b and c	

Part VII. VERIFICATION

60	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>	
	Date: November 30, 2007	Signature: <u>/s/ John Terrell Wilson, III</u> (Debtor)
	Date: November 30, 2007	Signature: <u>/s/ Jeanna Ruppe Wilson</u> (Joint Debtor, if any)

Calculation of Current Monthly Income

The following numbers are based on a review of all **available** payment advices. Where a payment advice was not available an estimated number has been used.

John Terrell Wilson III

May 2007	Office equipment & furnishings of employees Chris Head & Joyce Wilson in lieu of salary due to cash flow issues	\$3,500.00
	Owner draw 5.18.07	\$ 177.50
	Owner draw 5.30.07	\$ 500.00
June 2007	Office equipment & furnishings of employees Russell Sellers & Greg Tolerico in lieu of salary due to cash flow issues	\$2,500.00
	Owner draw 6.5.07	\$ 400.00
	Owner draw 6.11.07	\$ 200.00
	Owner draw 6.12.07	\$ 300.00
	Owner draw 6.13.07	\$ 500.00
	Owner draw 6.19.07	\$ 500.00
	Owner draw 6.21.07	\$4,500.00
	Owner draw 6.28.07	\$1,500.47
July 2007	Office equipment & furnishings of employees James W. Scruggs III in lieu of salary due to cash flow issues	\$2,500.00
	Display fixtures & phone system in lieu of salary	\$3,300.00
	Owner draw 7.5.07	\$1,500.00
	Owner draw 7.6.07	\$ 129.30
	Owner draw 7.9.07	\$ 750.00
	Owner draw 7.12.07	\$1,000.00
August 2007	Owner draw 8.1.07	\$4,000.00
	Owner draw 8.10.07	\$ 500.00
	Owner draw 8.15.07	\$ 850.00
	Owner draw 8.20.07	\$ 500.00
	Owner draw 8.24.07	\$ 200.00
September 2007	Owner draw 9.5.07	\$ 400.00
	Owner draw 9.7.07	\$ 500.00
	Owner draw 9.13.07	\$ 500.00
	Owner draw 9.17.07	\$ 500.00
	Owner draw 9.28.07	\$1,000.00
October 2007	Owner draw 10.1.07	\$1,000.00
	Owner draw 10.9.07	\$1,000.00
	Owner draw 10.15.07	\$ 100.00
	Owner draw 10.17.07	\$1,000.00
	Owner draw 10.23.07	\$1,000.00
	Owner draw 10.26.07	\$ 300.00
Total income for CMI calculations		\$37,107.27

United States Bankruptcy Court
Western District of North Carolina, Shelby Division

IN RE:Case No. **07-40693****Wilson, John Terrell III & Wilson, Jeanna Ruppe**Chapter **13**

Debtor(s)

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 238,000.00		
B - Personal Property	Yes	5	\$ 324,292.35		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	4		\$ 944,044.97	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 4,888.78	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 62,083.47	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 7,247.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,591.00
TOTAL		26	\$ 562,292.35	\$ 1,011,017.22	

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:Case No. **07-40693****Wilson, John Terrell III & Wilson, Jeanna Ruppe**Chapter **13**

Debtor(s)

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)	\$ 4,888.78
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	\$ 4,888.78

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,247.33
Average Expenses (from Schedule J, Line 18)	\$ 5,591.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 6,184.55

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 433,133.97
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 4,888.78	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 62,083.47
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 495,217.44

IN RE Wilson, John Terrell III & Wilson, Jeanna Ruppe

Debtor(s)

Case No. 07-40693**

(If known)

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 the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Building and .07 acres at 195 N. Main Street, Rutherfordton, North Carolina as described in that certain Deed as recorded in Book 874 at Page 296 of the Rutherford County Public Registry Home and 12.86 acres at 490 Maple Creek Rd., Rutherfordton, North Carolina as described in that certain Deed as recorded in Book 786 at Page 804 of the Rutherford County Public Registry; property is exempt from claims against one spouse under Section 522(b)(2), which allows an individual debtor to exempt from property of the estate any interest in property in which the debtor had, immediately before the commencement of the case, an interest as tenant by the entirety to the extent such interest is exempt from process under applicable non-bankruptcy law. Debtors dispute the secured mortgage claims as to the total amount of the debt as of the petition date and as to the alleged arrears and also dispute that the scheduled party is the lawful owner and holder of the original mortgage note.	Fee Simple	J	81,500.00	195,607.50
	Tenancy by the Entirety	J	156,500.00	223,772.91
TOTAL			238,000.00	

(Report also on Summary of Schedules)

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

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 the 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 N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	H	2.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking - SECU	J	230.00
		Savings - SECU	J	30.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		2 end tables 50; filing cab 20; scapbooking table 500	J	570.00
		2 IMAC, 1 liBook and 2 PC's 800; 3 comp desks 240	J	1,040.00
		5 tvs 300; 5 dvd players 75; stereo 75	J	450.00
		Baby grand piano 1,000; buffet/china cab 100	J	1,100.00
		Couch 100; loveseat 100; chair/ottoman 75	J	275.00
		Daughter's twin bed & dresser		80.00
		Dishwasher 100; misc hhgs/linens 35	J	135.00
		Gas grill 20; misc tools 75; sofa table 10	J	105.00
		Master b/r suit 400; jewelry armoire 20	J	420.00
		Micro 10; sm kit appl 45; table & 8 chairs 150	J	205.00
		Patio table & 8 chairs 200; wicker pool furn 200	J	400.00
		Son's bunkbed, armoire, dresser, nightstand		200.00
		Son's crib/changing table set 100; rocking chair/ottoman 25		125.00
		Son's toddler car bed 25; Thomas the Train table 25		50.00
		Washer 200; dryer 200; stove 200; refrig 100	J	700.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books	J	100.00
6. Wearing apparel.		Children's clothing		700.00
		Clothing & accessories	H	300.00
		Clothing & accessories	W	300.00
7. Furs and jewelry.		Misc Jewelry	W	75.00
		Watch 25; wedding band 200	H	225.00
		Wedding ring 200; watch 20	W	220.00

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		Glock 45 mg semi auto 200; 2 digital cameras & camcorder 300	J	500.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Flexible Premium Variable life insurance policy thru Pacific Life; face amount \$2,561,909	H	1.00
		Term life policy thru Primerica FV \$	H	1.00
		Term policy thru Woodmen of the World FV \$	H	1.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% stock ownership of Asaph Music & Technologies, LLC, Wilcom Leasing, LLC and Asaph Music, LLC	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		Female debtor holds a durable power of attorney for her mother, Jean Ruppe, who is deaf		0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Debtor(s)

(If known)

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
22. Patents, copyrights, and other intellectual property. Give particulars.		<p>The name Ellenburg is already filed and a registered trade mark The name River has been filed to register as a trademark and is in process The name MenuPublisher has been filed to register as a trademark The name Piano CD Player System has been filed to register as a trademark</p> <p>The book "The Ultimate Piano Buyers Guide" has been registered for copyright</p> <p>Debtors' have also registered the following websites:</p> <p>www.pianosuperstore.us www.thepianosuperstore.com www.pianobuy.net www.asaphcorp.com www.asaphmusictech.com www.asaphmarketing.com www.mypianomove.com www.wilcomleasing.com www.movepiano.com www.ellenburgpiano.com www.riverpiano.com www.thepianoguide.com www.menupublisher.com www.scarpbookingonmain.com</p>	J	20,000.00
23. Licenses, franchises, and other general intangibles. Give particulars.		NC drivers' licenses	J	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.		All customer records for the corporate entities are located in the business location	J	0.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Ford Ranger truck, 58,000 mi; VIN 1FTCR10A5LUA92091; vehicle titled in the name of Asaph Music		2,862.00
		1995 Chevrolet Kodiak Expeditor with sleeper & liftgate; odometer reading 454,000 mil; new motor has approx 250,000 mi; owned by Wilcom but co-signed by male debtor		20,000.00
		2004 Chrysler Town & Country van, 56,000 mi, entertainment pkg; VIN 2C4GP54L04R537264	H	18,375.00
		2005 Chrysler 300 4dr, 38,000 mi, auto, pw, pl; VIN 2C3JA53G15H163979	H	22,200.00
		2005 Ford F650 20' box truck with liftgate, 102,000 mi; owned by Wilcom; co-signed noted to FMCC by male debtor; to be surrendered		50,000.00
		2005 HMST 16' utility trailer; VIN 5HABH162X5N042822; titled in name of Asaph Music & Technologies		2,500.00

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

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
		2006 Sterling Expediter 20' box truck with lift gate, 181,000 mi; owned by Wilcom; male debtor co-signed on debt to Chrysler		60,000.00
		2007 Chrysler Aspen 4dr SUV, 8500 mi, 4x4 auto, pl, pw; VIN 1A8HW58297F516412; vehicle leased through Wilcom Leasing, LLC and guaranteed by both debtors; registered in name of Wilcom and male debtor		24,725.00
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.		2 fork lifts, moving and packing gear, stir climbers, blankets, dollies; all property of Wilcom Leasing, LLC		5,000.00
		20 wire displays 260; 15 pair slat-wall shelf brackets 134.70; 20 wire display hooks 10; 3 vendor light boxes 35; drum head display rack 180; 20 slat-wall guitar hangers 149.60; small ceiling light 10; 2 desktop computer systems 600; front counter display 800; 4 metal shelf units 300; plastic 5-shelf unit 50; all items owned by Asaph Music		2,529.30
30. Inventory.		Musical instruments & accessories inventory of ASAPH Music & Technologies, LLC; value given is cost basis and based on item availability as of 10.2.07		86,756.05
31. Animals.		Maltese dog	J	800.00
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.		Particularly, and not by way of limitation, if the value claimed above is equal to or greater than the value of the asset as stated in Schedules A and B; or if it is greater than debtor's equity in such asset as shown by Schedules A, B and D, then the debtor(s) claim the asset entirely exempt for the purposes of the rule of Taylor v Freeland & Kronz, 503 U.S. 638, 112 S.Ct. 1644 (1992)		0.00
		Potential claims against American General Finance for unlawful repossession and other claims including, but not limited to, violations of NC UDAP statutes and FDCPA in an amount greater than \$3500.00.	J	3,500.00
		Potential claims against Chrysler Financial for unlawful repossession and other claims including, but not limited to, violations of NC UDAP statutes and FDCPA in an amount greater than \$3500.00.	J	3,500.00
		Potential claims against First National Bank for violations of NC UDAP statutes and FDCPA for contacting the consumers after receiving Notice of Legal Representation, in an amount greater than \$3500.00.	J	3,500.00
		Potential personal injury settlement including, but not limited to, any claims for medical bills and lost wages		1.00
		Potential Social security	J	1.00

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

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
		Potential Unemployment	J	1.00
		Potential VA Benefits		1.00
		Potential Workman's Comp		1.00
		The debtor(s) elects all exemptions to which the debtor(s) is entitled under applicable state or federal law as of the date of the filing of the petition at the place where the debtor's domicile has been located for the 730 days immediately preceding the date of the filing of the petition, or if the debtor's domicile has not been located in a single state for such 730 day period, the place in which the debtor's domicile was located for 180 days immediately preceding the 730 day period or for a longer portion of the 180 day period than in any other place. If no state exemptions are available, the debtor(s) elects all exemption under 11 U.S.C. Section 522. The debtor(s) does not claim any exemption in any amount greater than permitted by the applicable exemption law.	J	0.00
TOTAL				334,792.35

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash on hand	G.S. § 1C-1601(a)(2)	2.00	2.00
Checking - SECU	G.S. § 1C-1601(a)(2)	230.00	230.00
Savings - SECU	G.S. § 1C-1601(a)(2)	30.00	30.00
2 end tables 50; filing cab 20; scapbooking table 500	G.S. § 1C-1601(a)(4)	570.00	570.00
2 IMAC, 1 liBook and 2 PC's 800; 3 comp desks 240	G.S. § 1C-1601(a)(4)	1,040.00	1,040.00
5 tvs 300; 5 dvd players 75; stereo 75	G.S. § 1C-1601(a)(4)	450.00	450.00
Baby grand piano 1,000; buffet/china cab 100	G.S. § 1C-1601(a)(4) G.S. § 1C-1601(a)(4)	1,100.00 100.00	1,100.00
Couch 100; loveseat 100; chair/ottoman 75	G.S. § 1C-1601(a)(4)	275.00	275.00
Daughter's twin bed & dresser	G.S. § 1C-1601(a)(4)	80.00	80.00
Dishwasher 100; misc hhgs/linens 35	G.S. § 1C-1601(a)(4)	135.00	135.00
Gas grill 20; misc tools 75; sofa table 10	G.S. § 1C-1601(a)(4)	105.00	105.00
Master b/r suit 400; jewelry armoire 20	G.S. § 1C-1601(a)(4)	420.00	420.00
Micro 10; sm kit appl 45; table & 8 chairs 150	G.S. § 1C-1601(a)(4)	205.00	205.00
Patio table & 8 chairs 200; wicker pool furn 200	G.S. § 1C-1601(a)(4)	400.00	400.00
Son's bunkbed, armoire, dresser, nightstand	G.S. § 1C-1601(a)(4)	200.00	200.00
Son's crib/changing table set 100; rocking chair/ottoman 25	G.S. § 1C-1601(a)(4)	125.00	125.00
Son's toddler car bed 25; Thomas the Train table 25	G.S. § 1C-1601(a)(4)	50.00	50.00
Washer 200; dryer 200; stove 200; refrig 100	G.S. § 1C-1601(a)(4)	700.00	700.00
Books	G.S. § 1C-1601(a)(4)	100.00	100.00
Children's clothing	G.S. § 1C-1601(a)(4)	700.00	700.00
Clothing & accessories	G.S. § 1C-1601(a)(4)	300.00	300.00
Clothing & accessories	G.S. § 1C-1601(a)(4)	300.00	300.00
Misc Jewelry	G.S. § 1C-1601(a)(4)	75.00	75.00
Watch 25; wedding band 200	G.S. § 1C-1601(a)(4)	225.00	225.00
Wedding ring 200; watch 20	G.S. § 1C-1601(a)(4)	220.00	220.00
Glock 45 mg semi auto 200; 2 digital cameras & camcorder 300	G.S. § 1C-1601(a)(4)	500.00	500.00
Flexible Premium Variable life insurance policy thru Pacific Life; face amount \$2,561,909	Art. X § 5 Of Con., G.S. §§ 1C-1601(a)(6)	100%	1.00
Term life policy thru Primerica FV \$	Art. X § 5 Of Con., G.S. §§ 1C-1601(a)(6)	100%	1.00
Term policy thru Woodmen of the World FV \$	Art. X § 5 Of Con., G.S. §§ 1C-1601(a)(6)	100%	1.00
2004 Chrysler Town & Country van, 56,000 mi, entertainment pkg; VIN	G.S. § 1C-1601(a)(3)	18,375.00	18,375.00

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

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 EXEMPTIONS
2C4GP54L04R537264			
2005 Chrysler 300 4dr, 38,000 mi, auto, pw, pl; VIN 2C3JA53G15H163979	G.S. § 1C-1601(a)(3)	22,200.00	22,200.00
20 wire displays 260; 15 pair slat-wall shelf brackets 134.70; 20 wire display hooks 10; 3 vendor light boxes 35; drum head display rack 180; 20 slat-wall guitar hangers 149.60; small ceiling light 10; 2 desktop computer systems 600; front counter display 800; 4 metal shelf units 300; plastic 5-shelf unit 50; all items owned by Asaph Music	G.S. § 59-55	2,529.30	2,529.30
Maltese dog	Art. X, § 1 Of Constitution	800.00	800.00
Potential claims against American General Finance for unlawful repossession and other claims including, but not limited to, violations of NC UDAP statutes and FDCPA in an amount greater than \$3500.00.	G.S. § 1C-1601(a)(2)	3,500.00	3,500.00
Potential claims against Chrysler Financial for unlawful repossession and other claims including, but not limited to, violations of NC UDAP statutes and FDCPA in an amount greater than \$3500.00.	G.S. § 1C-1601(a)(2)	3,500.00	3,500.00
Potential claims against First National Bank for violations of NC UDAP statutes and FDCPA for contacting the consumers after receiving Notice of Legal Representation, in an amount greater than \$3500.00.	G.S. § 1C-1601(a)(2)	2,738.00	3,500.00
Potential personal injury settlement including, but not limited to, any claims for medical bills and lost wages	G.S. § 108A-36	100%	1.00
Potential Social security	G.S. § 108A-36	100%	1.00
Potential Unemployment	G.S. § 108A-36	100%	1.00
Potential VA Benefits	G.S. § 108A-36	100%	1.00
Potential Workman's Comp	G.S. § 108A-36	100%	1.00

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0805-40508782 American General Finance 181 Commercial St. Forest City, NC 28043-2850	J	1st d/t on debtors' residence; Debtors dispute this claim as to the total amount of the debt as of the petition date and as to the alleged arrears and also dispute that the scheduled party is the lawful owner and holder of the original mortgage note VALUE \$ 156,500.00				223,772.91	67,272.91
ACCOUNT NO. American General Finance P.O. Box 3212 Evansville, IN 47731-3212		Assignee or other notification for: American General Finance VALUE \$					
ACCOUNT NO. Elizabeth B. Ells Substitute Trustee 8520 Cliff Cameron Dr., Suite 300 Charlotte, NC 28269		Assignee or other notification for: American General Finance VALUE \$					
ACCOUNT NO. Hometown Servicing, Inc. P.O. Box 10 Asheville, NC 28802		Assignee or other notification for: American General Finance VALUE \$					
Subtotal (Total of this page)						\$ 223,772.91	\$ 67,272.91
Total (Use only on last page)						\$	\$

4 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Rutherford County Clerk Of Court 07-SP-35890 P.O. Box 630 Rutherfordton, NC 28139-0630		Assignee or other notification for: American General Finance					
		VALUE \$					
ACCOUNT NO. 0805-40508782 American General Finance P.O. Box 3212 Evansville, IN 47731-3212	J	1st mtg appears on residence thru Nov 2007 to be pd thru plan; debtors to resume direct pymts in Dec 2007. Debtors dispute this claim as to the total amount of the debt as of the petition date and as to the alleged arrears and also dispute that the scheduled party is the lawful owner and holder of the original mortgage note.				8,936.21	
		VALUE \$ 156,500.00					
ACCOUNT NO. 907080504753**** American General Finance 181 Commercial St. Forest City, NC 28043-2850	W	Non-PMSI; \$100 for hhgs in lieu of lien avoidance purs to Section 522f				5,096.00	4,996.00
		VALUE \$ 100.00					
ACCOUNT NO. American General Finance P.O. Box 3212 Evansville, IN 47731-3212		Assignee or other notification for: American General Finance				0.00	
		VALUE \$ 156,500.00					
ACCOUNT NO. Audio Ethics, Inc. 2540 Beltway Blvd. Charlotte, NC 28214	J	Loan for asset purchase; to surrender collateral				331,157.98	241,872.63
		VALUE \$ 89,285.35					
ACCOUNT NO. Brett E. Dressler, Esq. Sellers Hinshaw Ayers Dortch & Lyons PA 301 S. McDowell St., Suite 410 Charlotte, NC 28204-2686	J	Assignee or other notification for: Audio Ethics, Inc.				0.00	
		VALUE \$					
Sheet no. <u>1</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	\$ 345,190.19 \$ 246,868.63
(Use only on last page)						Total	\$ \$

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

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	J					0.00	
Chris Callahan, Esq. Chris Callahan Law Office 252 Charlotte Rd Rutherfordton, NC 28139		VALUE \$					
ACCOUNT NO. 1003162929	H	1st lien on 2004 Chrysler Town & Country; purch 10.31.03				14,185.00	
Chrysler Financial P.O. Box 55000 Dept. 277001 Detroit, MI 48255		VALUE \$ 18,375.00					
ACCOUNT NO.		Assignee or other notification for: Chrysler Financial				0.00	
Chrysler Financial P.O. Box 9223 Farmington Hills, MI 48334		VALUE \$					
ACCOUNT NO.						0.00	
Chrysler Financial P.O. Box 5055 Southfield, MI 48086-5055		VALUE \$					
ACCOUNT NO.	H	1st lien on 2006 Sterling Expeditor; to surrender and grant relief from stay				60,000.00	
Chrysler Financial P.O. Box 2993 Milwaukee, WI 53201-2993		VALUE \$ 60,000.00					
ACCOUNT NO. 250-0043833-000**	H	Lease for 2007 Chrysler Aspen SUV in name of Wilcom; to assume lease with direct payments by business				29,609.93	4,884.93
Daimier Chrysler Truck Financial P.L.O. Box 354 Lisle, IL 60532-0354		VALUE \$ 24,725.00					
<div style="display: flex; justify-content: space-between;"> <div>Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims</div> <div>Subtotal (Total of this page)</div> </div>						\$ 103,794.93	\$ 4,884.93
<div style="display: flex; justify-content: space-between;"> <div>Total (Use only on last page)</div> </div>						\$	\$

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

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4315296 First National Bank P.O. Box 168 Shelby, NC 28151-0168	H	1st d/t on business location at 195 N. Main St., Rutherfordton, NC VALUE \$ 81,500.00				195,607.50	114,107.50
ACCOUNT NO. First National Bank P.O. Box 168 Shelby, NC 28151-0168	H	1st lien on 1995 Chevy Kodiak Expeditor; to surrender collateral and grant relief from stay VALUE \$ 20,000.00				20,000.00	
ACCOUNT NO. 3831**** Ford Motor Credit Company P.O. Box 689007 Franklin, TN 37068-9007		1st lien on 2005 Ford F650; to be surrendered and grant relief from stay VALUE \$ 50,000.00				39,834.00	
ACCOUNT NO. G. Abraham Investments, LLC 221 Daniel Rd Forest City, NC 28043		Assignee or other notification for: Daimier Chrysler Truck Financial VALUE \$				0.00	
ACCOUNT NO. Mecklenburg County Clerk Of Court File 07-CVS-19517 801 E. 4th Street Charlotte, NC 28202		Assignee or other notification for: Audio Ethics, Inc. VALUE \$				0.00	
ACCOUNT NO. Shelby Motors, LLC 1310 E. Dixon Blvd. Shelby, NC 28152		Assignee or other notification for: Chrysler Financial VALUE \$ 18,375.00				0.00	
Subtotal (Total of this page)						\$ 255,441.50	\$ 114,107.50
Total (Use only on last page)						\$	\$

Sheet no. 3 of 4 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2793207-57 State Employees Credit Union P.O. Box 1376 Forest City, NC 28043	H	1st lien on 2005 Chrysler 300; purch 7.9.04 VALUE \$ 22,200.00				15,845.44	
ACCOUNT NO. State Employees Credit Union ATTN: Loss Mitigation P.O. Box 25279 Raleigh, NC 27611-5279		Assignee or other notification for: State Employees' Credit Union VALUE \$				0.00	
ACCOUNT NO. 		 VALUE \$					
ACCOUNT NO. 		 VALUE \$					
ACCOUNT NO. 		 VALUE \$					
ACCOUNT NO. 		 VALUE \$					
ACCOUNT NO. 		 VALUE \$					
Subtotal (Total of this page)						\$ 15,845.44	\$
Total (Use only on last page)						\$ 944,044.97	\$ 433,133.97

Sheet no. 4 of 4 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

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

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

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

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

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

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

☐ **Domestic Support Obligations**

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

☐ **Extensions of credit in an involuntary case**

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

☐ **Wages, salaries, and commissions**

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

☐ **Contributions to employee benefit plans**

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

☐ **Certain farmers and fishermen**

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

☐ **Deposits by individuals**

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

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

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

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

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

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

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

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

2 continuation sheets attached

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCOUNT NO. 15162444 Rutherford Cty Tax Collector P.O. Box 143 Rutherfordton, NC 28139-0143	J	2006 - 2007 ad valorem taxes on residence				1,688.77	1,688.77		
ACCOUNT NO. 15171634 Rutherford Cty Tax Collector P.O. Box 143 Rutherfordton, NC 28139-0143		2007 personal property taxes for ASAPH				470.81	470.81		
ACCOUNT NO. 15191974 Rutherford Cty Tax Collector P.O. Box 143 Rutherfordton, NC 28139-0143		2007 property taxes on utility trailer owned by ASAPH				28.66	28.66		
ACCOUNT NO. 15206367 Rutherford Cty Tax Collector P.O. Box 143 Rutherfordton, NC 28139-0143		2007 personal property taxes for Wilcom				139.55	139.55		
ACCOUNT NO. 15191615 Rutherford Cty Tax Collector P.O. Box 143 Rutherfordton, NC 28139-0143		2005 - 2006 property taxes on vehicles for Wilcom				1,326.74	1,326.74		
ACCOUNT NO. S.C. Department Of Revenue 301 Gervais St. P.O. Box 125 Columbia, SC 29214	H	State income tax liability				1,234.25	1,234.25		
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims						Subtotal (Totals of this page)	\$ 4,888.78	\$ 4,888.78	\$
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						Total			
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						Total			
							\$	\$	

Debtor(s)

(If known)

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

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBORROWER HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.		Assignee or other notification for: S.C. Department Of Revenue					
OSI Collections Services, Inc.							
Act 4540223							
P.O. Box 939							
Brookfield, WI 53008-0939							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

	Subtotal
	(Totals of this page)

\$	\$	\$
----	----	----

Total

\$	4,888.78	
----	----------	--

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total

(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

	\$	4,888.78	\$
--	----	-----------------	----

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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 nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. 3715-510644-82006 American Express P.O. Box 297879 Ft. Lauderdale, FL 33329-7879	H	Credit Service - disputed as to the amount of late fees, overlimit fees, interest fees, late charges or any other additional fees or charges				6,471.00
ACCOUNT NO. Nationwide Credit, Inc. Act 07122159481 P.O. Box 740640 Atlanta, GA 30374-0640		Assignee or other notification for: American Express				
ACCOUNT NO. Nationwide Credit, Inc. Act 07122159481 3010 Corporate Way Miramar, FL 33025-6547		Assignee or other notification for: American Express				
ACCOUNT NO. 4178-0650-0020-3084 Bank Of America Bankruptcy Dept. Dept NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420	H	Credit Service - disputed as to the amount of late fees, overlimit fees, interest fees, late charges or any other additional fees or charges				17,935.76

6 continuation sheets attached

Subtotal
(Total of this page) \$ **24,406.76**

Total
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Bank Of America P.O. Box 15026 Wilmington, DE 19850-5026		Assignee or other notification for: Bank Of America Bankruptcy Dept.				
ACCOUNT NO. Bank Of America Bankruptcy Dept. Dept NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420	H	For notice purposes regarding personal liability for corporate credit card				27,000.00
ACCOUNT NO. 517805238467**** Capital One Bank P.O. Box 30285 Salt Lake City, UT 84130-0285	H	For notice purposes on account believed to have been satisfied				0.00
ACCOUNT NO. Capital One Bank P.O. Box 85167 Richmond, VA 23285		Assignee or other notification for: Capital One Bank				
ACCOUNT NO. L0705200354 Cleveland Regional Medical Ctr 201 E. Grover St. Shelby, NC 28150	W	Medical bill				252.02
ACCOUNT NO. Cleveland County HealthCare System P.O. Box 96072 Charlotte, NC 28296-0072		Assignee or other notification for: Cleveland Regional Medical Ctr				
ACCOUNT NO. Spartan Financial Services Act 5559013-501 P.O. Box 47248 Oak Park, MI 48237		Assignee or other notification for: Cleveland Regional Medical Ctr				

Sheet no. 1 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **27,252.02**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. L0703600181 Cleveland Regional Medical Ctr 201 E. Grover St. Shelby, NC 28150	W	Medical bill				349.83
ACCOUNT NO. Spartan Financial Services Act 5482762-501 P.O. Box 580381 Charlotte, NC 28258-0381		Assignee or other notification for: Cleveland Regional Medical Ctr				
ACCOUNT NO. Spartan Financial Services Act 5482762-501 13730 S. Point Blvd., Suite B Charlotte, NC 28273		Assignee or other notification for: Cleveland Regional Medical Ctr				
ACCOUNT NO. L0626700038 Cleveland Regional Medical Ctr 201 E. Grover St. Shelby, NC 28150	W	Medical bill				210.56
ACCOUNT NO. Spartan Financial Services Act 5058703 13730 S. Point Blvd., Suite B Charlotte, NC 28273		Assignee or other notification for: Cleveland Regional Medical Ctr				
ACCOUNT NO. L0705100181 Cleveland Regional Medical Ctr 201 E. Grover St. Shelby, NC 28150	W	Medical bill				791.76
ACCOUNT NO. Spartan Financial Services Act 5549613-501 13730 S. Point Blvd., Suite B Charlotte, NC 28273		Assignee or other notification for: Cleveland Regional Medical Ctr				

Sheet no. 2 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

\$ **1,352.15**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Cleveland Regional Medical Ctr 201 E. Grover St. Shelby, NC 28150	W	Medical bill				1,215.81
ACCOUNT NO. Spartan Financial Services Act 5058703-515 13730 S. Point Blvd., Suite B Charlotte, NC 28273		Assignee or other notification for: Cleveland Regional Medical Ctr				
ACCOUNT NO. 1538459 Cleveland Regional Medical Ctr 201 E. Grover St. Shelby, NC 28150	W	Medical bill				633.76
ACCOUNT NO. PMAB, Inc. Act J46766 P.O. Box 12150 Charlotte, NC 28220		Assignee or other notification for: Cleveland Regional Medical Ctr				
ACCOUNT NO. Cleveland Regional Medical Ctr 201 E. Grover St. Shelby, NC 28150	W	Medical bill				1,005.00
ACCOUNT NO. Spartan Financial Services Act 3332657 13730 S. Point Blvd., Suite B Charlotte, NC 28273		Assignee or other notification for: Cleveland Regional Medical Ctr				
ACCOUNT NO. 09180936 Laboratory Corp Of America Holdings P.O. Box 2240 Burlington, NC 27216-2240	W	Medical bill				244.00

Sheet no. 3 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,098.57**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. G001668439 Rutherford Hospital, Inc. Attn: Collection Dept 288 S. Ridgecrest Ave. Rutherfordton, NC 28139	W	Medical bill				150.00
ACCOUNT NO. G001664614 Rutherford Hospital, Inc. Attn: Collection Dept 288 S. Ridgecrest Ave. Rutherfordton, NC 28139	W	Medical bill				150.00
ACCOUNT NO. 1563545 Rutherford Hospital, Inc. Attn: Collection Dept 288 S. Ridgecrest Ave. Rutherfordton, NC 28139	W	Medical bill				150.00
ACCOUNT NO. George Brown Associates, Inc. Act 2047960-1 2200 Crown Point Executive Dr. Charlotte, NC 28227		Assignee or other notification for: Rutherford Hospital, Inc.				
ACCOUNT NO. 03-27-41 Rutherford Orthopaedics 139 Doctor Henry Norris Dr. Rutherfordton, NC 28139	W	Medical bill				108.00
ACCOUNT NO. H859333 Rutherford Radiological Assoc., PA P.O. Box 886 Rutherfordton, NC 28139	W	Medical bill				270.00
ACCOUNT NO. Credit Financial Services Act 02801321 P.O. Box 451 Durham, NC 27702-0451		Assignee or other notification for: Rutherford Radiological Assoc., PA				

Sheet no. 4 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **828.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. H828055VV Rutherford Radiological Assoc., PA P.O. Box 886 Rutherfordton, NC 28139	W	Medical bill				40.00
ACCOUNT NO. Rutherford Radiological Assoc., PA P.O. Box 886 Rutherfordton, NC 28139	W	Medical bill				86.00
ACCOUNT NO. Credit Financial Services Act 5240660002801321 100 W. Morgan St. Durham, NC 27701		Assignee or other notification for: Rutherford Radiological Assoc., PA				
ACCOUNT NO. 7745 Shelby Anesthesiology Associates PA P.O. Box 890561 Charlotte, NC 28289-0561	W	Medical bill				100.48
ACCOUNT NO. Shelby Anesthesiology Associates PA 1106 N Washington St. Shelby, NC 28150		Assignee or other notification for: Shelby Anesthesiology Associates PA				
ACCOUNT NO. 36-01898947 Shelby Children's Clinic 709 Dekalb Street Shelby, NC 28150	H	Medical bill				1,221.00
ACCOUNT NO. Shelby Children's Clinic P.O. Box 70826 Charlotte, NC 28272-0826		Assignee or other notification for: Shelby Children's Clinic				

Sheet no. 5 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

\$ **1,447.48**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 35155 Shelby Women's Clinic, PA 110 West Grover Street Shelby, NC 28150	W	Medical bill				43.71
ACCOUNT NO. 3939688 Spartanburg Regional Hospital System P.O. Box 4595 Spartanburg, SC 29305	H	Medical bill				46.00
ACCOUNT NO. 2793207-93 State Employees' Credit Union P.O. Box 28540 Raleigh, NC 27611-8540	J	Personal loan				3,091.78
ACCOUNT NO. 907022938450**** Verizon Wireless 3 Verizon Place Alpharetta, GA 30004-8510	H	Terminated service				517.00
ACCOUNT NO. Verizon Wireless Bankruptcy Group P.O. Box 3397 Bloomington, IL 61702		Assignee or other notification for: Verizon Wireless				
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 6 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,698.49**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **62,083.47**

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693**

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases 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.
Chrysler Financial P.O. Box 55000 Dept. 277001 Detroit, MI 48255	Debtor specifically rejects any contractual provisions relating to claim arbitration for the debts in favor of the secured creditor as indicated in the schedules attached hereto and incorporated herein by reference.
Bank Of America Bankruptcy Dept. Dept. NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420	Debtor specifically rejects any contractual provisions relating to claim arbitration for the credit card debts in favor of the unsecured creditor as indicated in the schedules attached hereto and incorporated herein by reference.
American Express P.O. Box 297879 Ft. Lauderdale, FL 33329-7879	Debtor specifically rejects any contractual provisions relating to claim arbitration for the credit card debts in favor of the unsecured creditor as indicated in the schedules attached hereto and incorporated herein by reference.
American General Finance 181 Commercial St. Forest City, NC 28043-2850	Debtor specifically rejects any contractual provisions relating to claim arbitration for the debts in favor of the secured creditor as indicated in the schedules attached hereto and incorporated herein by reference.

IN RE Wilson, John Terrell III & Wilson, Jeanna Ruppe

Debtor(s)

Case No. 07-40693

(If known)

SCHEDULE H - CODEBTORS

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

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Daughter Son Son	AGE(S): 10 6 4 8 mo
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation President Name of Employer ASAPH Music & Technologies, LLC How long employed 3 years and 7 months Address of Employer P.O. Box 1177 Rutherfordton, NC 28139		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

	DEBTOR	SPOUSE
\$	5,958.33	\$
\$		\$

2. Estimated monthly overtime

\$		\$
----	--	----

3. SUBTOTAL

\$	5,958.33	\$	0.00
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$		\$
----	--	----

b. Insurance

\$		\$
----	--	----

c. Union dues

\$		\$
----	--	----

d. Other (specify) _____

\$		\$
----	--	----

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$	0.00	\$	0.00
----	-------------	----	-------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$	5,958.33	\$	0.00
----	-----------------	----	-------------

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$		\$
----	--	----

8. Income from real property

\$		\$
----	--	----

9. Interest and dividends

\$		\$
----	--	----

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$		\$
----	--	----

11. Social Security or other government assistance

(Specify) _____

\$		\$
----	--	----

12. Pension or retirement income

\$		\$
----	--	----

13. Other monthly income

(Specify) **Rental Income From Business**

\$	1,289.00	\$
----	-----------------	----

\$		\$
----	--	----

\$		\$
----	--	----

14. SUBTOTAL OF LINES 7 THROUGH 13

\$	1,289.00	\$	
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$	7,247.33	\$	0.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$	7,247.33
----	-----------------

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

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

None

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,795.00</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>225.00</u>
b. Water and sewer	\$ <u>65.00</u>
c. Telephone	\$ <u>85.00</u>
d. Other _____	\$ _____
3. Home maintenance (repairs and upkeep)	\$ <u>20.00</u>
4. Food	\$ <u>350.00</u>
5. Clothing	\$ <u>75.00</u>
6. Laundry and dry cleaning	\$ <u>60.00</u>
7. Medical and dental expenses	\$ <u>100.00</u>
8. Transportation (not including car payments)	\$ <u>210.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
10. Charitable contributions	\$ <u>200.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>42.00</u>
b. Life	\$ <u>150.00</u>
c. Health	\$ <u>600.00</u>
d. Auto	\$ <u>200.00</u>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other <u>Mortgage For Business Building</u>	\$ <u>1,289.00</u>
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other <u>School Lunches</u>	\$ <u>75.00</u>
<u>Personal Care (Haircuts, Etc.)</u>	\$ <u>50.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ <u>5,591.00</u>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>7,247.33</u>
b. Average monthly expenses from Line 18 above	\$ <u>5,591.00</u>
c. Monthly net income (a. minus b.)	\$ <u>1,656.33</u>

IN RE Wilson, John Terrell III & Wilson, Jeanna RuppeCase No. 07-40693

Debtor(s)

(If known)

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

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 30, 2007 Signature: /s/ John Terrell Wilson, III
John Terrell Wilson, III

Debtor

Date: November 30, 2007 Signature: /s/ Jeanna Ruppe Wilson
Jeanna Ruppe Wilson

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

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 signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision 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.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:Case No. **07-40693****Wilson, John Terrell III & Wilson, Jeanna Ruppe**Chapter **13**

Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

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

DEFINITIONS

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

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

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

48,000.00 2007 YTD Estimated owner draw income (husband)**22,000.00 2006 Employment income (husband)****66,975.00 2005 Employment income****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, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

11,800.00 2007 Assets in lieu of salary due to cash flow issues**-149,799.00 2006 Business losses from Wilcom & ASAPH****-3,833.00 2006 Loss on rental of business building****-122,825.00 2005 Business losses for Wilcom & ASAPH****-559.00 2005 Loss from sale of truck (Wilcom)**

3. Payments to creditors

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

- None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other 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	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
American Express P.O. Box 297814 Ft. Lauderdale, FL 33329-7814 Funds paid by debtor's business	Oct 2007	1,000.00	6,071.00
Bank Of America P.O. Box 2493 Norfolk, VA 23510 Funds paid by debtor's business	October 2007	1,000.00	17,935.00
First National Bank P.O. Box 168 Shelby, NC 28151-0168 Funds paid by debtor's business	October 2007	1,713.00	178,000.00

- 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 \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank Of America P.O. Box 1390 Norfolk, VA 23501-1390	October 2007	4,500.00	27,000.00

- None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Audio Ethics, Inc. v ASAPH Music & Technologies, LLC, John Terrell Wilson III and Gina Wilson 07-CVS-19517	Verified Complaint	Mecklenburg County Superior Court	Pending

- 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
Audio Ethics, Inc. 2540 Beltway Blvd. Charlotte, NC 28214	10/2/07	Inventory of ASAPH was attached & padlocked by the Sheriff's Office

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.)
- ☒ None

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

7. Gifts

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Father's Vineyard Church Oakland Rd. Spindale, NC	church	2007 / 2006	est \$6,000 / \$17,721

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.)
- ☒ None

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 bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Gardner Law Offices P.O. Box 1000 Shelby, NC 28151-1000	October 2007	\$274 Chapter 13 filing fee
Institute For Financial Literacy P.O. Box 1842 Portland, ME 04101	October 2007	\$50 credit counseling 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.)
- ☒ 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.

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.)
- ☒ None

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.)
-

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.)
-

14. Property held for another person

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

15. Prior address of debtor

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

16. Spouses and Former Spouses

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

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
-

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
-

- None ☐ c. List all 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.
-

18. Nature, location and name of business

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

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

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

LAST FOUR DIGITS
OF SOCIAL-
SECURITY OR OTHER
INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/COMPLETE EIN

NAME

Wilcom Leasing, LLC

ADDRESS

**P.O. Box 1177
Rutherfordton, NC 28139**

NATURE OF
BUSINESS

**Piano delivery &
trucking**

BEGINNING AND
ENDING DATES

**Sept 2004 - Oct
2007**

**ASAPH Music & Technologies,
LLC**

90-0153003

**P.O. Box 1177
Rutherfordton, NC 28139**

**Retail piano &
musical
instrument sales**

**April 2004 -
present**

ASAPH, LLC

**195 N. Main St.
Rutherfordton, NC 28139**

**10.12.07 -
present**

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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

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

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **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

**Christine B. Head
P.O. Box 1177
Rutherfordton, NC 28139**

DATES SERVICES RENDERED

2006 - present (Wilcom)

**Joyce E. Wilson
P.O. Box 1177
Rutherfordton, NC 28139**

2004 - present (Wilcom and ASAPH)

**Swartz CPA
20 Jervey Rd. Suite 103
Tryon, NC 28782**

2004 - present (Wilcom & ASAPH)

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 AND ADDRESS

**Swartz CPA
20 Jervey Rd. Suite 103
Tryon, NC 28782**

DATES SERVICES RENDERED

2004 - present for Wilcom & ASAPH

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 AND ADDRESS

**John Terrell Wilson III
P.O. Box 1177
Rutherfordton, NC 28139**

None ☐ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS

**General Insurance Services, Inc.
P.O. Box 17607**

DATE ISSUED

10.6.06 (Wilcom)

Asheville, NC 28816
First National Bank
P.O. Box 168
Shelby, NC 28151-0168

Sept 2007 for ASAPH

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)
9.24.07	Russell Sellers for Wilcom	N/A
10.2.07	Russell Sellers (for ASAPH)	\$86,756.05 (cost basis)

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

DATE OF INVENTORY	NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS
9.24.07	John Terrell Wilson III P.O. Box 1177 Rutherfordton, NC 28139

21. Current Partners, Officers, Directors and Shareholders

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

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

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
John Terrell Wilson III P.O. Box 1177 Rutherfordton, NC 28139	President	100% stock ownership of Wilcom and ASAPH

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.

- 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.

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.

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.

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.

[If completed by an individual or individual and spouse]

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

Date: **November 30, 2007** Signature /s/ John Terrell Wilson, III
of Debtor **John Terrell Wilson, III**

Date: **November 30, 2007** Signature /s/ Jeanna Ruppe Wilson
of Joint Debtor **Jeanna Ruppe Wilson**
(if any)

0 continuation pages attached

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

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:

Case No. **07-40693**

Wilson, John Terrell III & Wilson, Jeanna Ruppe

Chapter **13**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **November 30, 2007**

Signature: */s/ John Terrell Wilson, III*
John Terrell Wilson, III

Debtor

Date: **November 30, 2007**

Signature: */s/ Jeanna Ruppe Wilson*
Jeanna Ruppe Wilson

Joint Debtor, if any

Wilson, John Terrell III
490 Maple Creek Rd.
Rutherfordton, NC 28139

American General Finance
Acct# 0805-40508782
181 Commercial St.
Forest City, NC 28043-2850

Capital One Bank
P.O. Box 85167
Richmond, VA 23285

Wilson, Jeanna Ruppe
490 Maple Creek Rd.
Rutherfordton, NC 28139

American General Finance
Acct# 0805-40508782
P.O. Box 3121
Evansville, IN 47731

Certegy Check Services, Inc.
P.O. Box 30046
Tampa, FL 33663

Gardner Law Offices
P.O. Box 1000
Shelby, NC 28151-1000

American General Finance
Acct# 907080504753****
181 Commercial St.
Forest City, NC 28043-2850

ChexSystems
Attn: Consumer Relations
7805 Hudson Rd., Suite 100
Woodbury, MN 55125

Bankruptcy Administrator
402 W. Trade St., Room 200
Charlotte, NC 28202

American General Finance
P.O. Box 3212
Evansville, IN 47731-3212

Chris Callahan, Esq.
Chris Callahan Law Office
252 Charlotte Rd.
Rutherfordton, NC 28139

IRS
P.O. Box 21126
Philadelphia, PA 19114

Audio Ethics, Inc.
2540 Beltway Blvd.
Charlotte, NC 28214

Chrysler Financial
Acct# 1003162929
P.O. Box 55000 Dept 277001
Detroit, MI 48255

N.C. Department Of Revenue
P.O. Box 25000
Raleigh, NC 27640-0002

Bank Of America
P.O. Box 15026
Wilmington, DE 19850-5026

Chrysler Financial
P.O. Box 2993
Milwaukee, WI 53201-2993

NC Department Of Revenue
P.O. Box 1168
Raleigh, NC 27602

Bank Of America Bankruptcy Dept.
Acct# 4178-0650-0020-3084
Dept NC4-105-03-14
P.O. Box 26012
Greensboro, NC 27420

Chrysler Financial
P.O. Box 9223
Farmington Hills, MI 48334

U.S. Attorney's Office
Suite 1700, Carillon Bldg.
227 W. Trade St.
Charlotte, NC 28202

Bank Of America Bankruptcy Dept.
Dept NC4-105-03-14
P.O. Box 26012
Greensboro, NC 27420

Chrysler Financial
P.O. Box 5055
Southfield, MI 48086-5055

United States Attorney
Room 207 U.S. Courthouse
100 Otis Street
Asheville, NC 28801

Brett E. Dressler, Esq.
Sellers Hinshaw Ayers Dortch & Lyons PA
301 S. McDowell St., Suite 410
Charlotte, NC 28204-2686

Cleveland County HealthCare System
P.O. Box 96072
Charlotte, NC 28296-0072

American Express
Acct# 3715-510644-82006
P.O. Box 297879
Ft. Lauderdale, FL 33329-7879

Capital One Bank
Acct# 517805238467****
P.O. Box 30285
Salt Lake City, UT 84130-0285

Cleveland Regional Medical Ctr
Acct# L0705200354
201 E. Grover St.
Shelby, NC 28150

Cleveland Regional Medical Ctr
Acct# L0703600181
201 E. Grover St.
Shelby, NC 28150

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374

Mecklenburg County Clerk Of Court
File 07-CVS-19517
801 E. 4th St.
Charlotte, NC 28202

Cleveland Regional Medical Ctr
Acct# L0626700038
201 E. Grover St.
Shelby, NC 28150

Experian
P.O. Box 2002
Allen, TX 75013

Medical Information Bureau
160 University Ave.
Westwood, MA 02090

Cleveland Regional Medical Ctr
Acct# L0705100181
201 E. Grover St.
Shelby, NC 28150

First National Bank
Acct# 4315296
P.O. Box 168
Shelby, NC 28151-0168

Nationwide Credit, Inc.
Act 07122159481
P.O. Box 740640
Atlanta, GA 30374-0640

Cleveland Regional Medical Ctr
201 E. Grover St.
Shelby, NC 28150

First National Bank
P.O. Box 168
Shelby, NC 28151-0168

Nationwide Credit, Inc.
Act 07122159481
3010 Corporate Way
Miramar, FL 33025-6547

Cleveland Regional Medical Ctr
Acct# 1538459
201 E. Grover St.
Shelby, NC 28150

Ford Motor Credit Company
Acct# 3831****
P.O. Box 689007
Franklin, TN 37068-9007

OSI Collections Services, Inc.
Act 4540223
P.O. Box 939
Brookfield, WI 53008-0939

Credit Financial Services
Act 02801321
P.O. Box 451
Durham, NC 27702-0451

G. Abraham Investments, LLC
221 Daniel Rd.
Forest City, NC 28043

PMAB, Inc.
Act J46766
P.O. Box 12150
Charlotte, NC 28220

Credit Financial Services
Act 5240660002801321
100 W. Morgan St.
Durham, NC 27701

George Brown Associates, Inc.
Act 2047960-1
2200 Crown Point Executive Dr.
Charlotte, NC 28227

Rutherford Cty Tax Collector
Acct# 15162444
P.O. Box 143
Rutherfordton, NC 28139-0143

CSC Credit Services
652 N. Sam Houston Pkwy E. Ste 400
P.O. Box 674402
Houston, TX 77060

ISO Claim Search
545 Washington Blvd.
Jersey City, NJ 07310-1686

Rutherford Cty Tax Collector
Acct# 15191615
P.O. Box 143
Rutherfordton, NC 28139-0143

DaimlerChrysler Truck Financial
P.O. Box 354
Lisle, IL 60532-0354

Laboratory Corp Of America Holdings
Acct# 09180936
P.O. Box 2240
Burlington, NC 27216-2240

Rutherford Cty Tax Collector
Acct# 15206367
P.O. Box 143
Rutherfordton, NC 28139-0143

DaimlerChrysler Truck Financial
Acct# 250-0043833-000**
P.O. Box 354
Lisle, IL 60532-0354

LexisNexis
1900 NW Expressway, Suite 1600
Oklahoma City, OK 73118

Rutherford Cty Tax Collector
Acct# 15191974
P.O. Box 143
Rutherfordton, NC 28139-0143

Rutherford Cty Tax Collector
Acct# 15171634
P.O. Box 143
Rutherfordton, NC 28139-0143

Shelby Anesthesiology Associates PA
1106 N Washington St.
Shelby, NC 28150

Spartan Financial Services
Act 3332657
13730 S. Point Blvd., Suite B
Charlotte, NC 28273

Rutherford Hospital, Inc.
Acct# G001668439
Attn: Collection Dept
288 S. Ridgecrest Ave.
Rutherfordton, NC 28139

Shelby Children's Clinic
Acct# 36-01898947
709 Dekalb Street
Shelby, NC 28150

Spartan Financial Services
Act 5058703
13730 S. Point Blvd., Suite B
Charlotte, NC 28273

Rutherford Hospital, Inc.
Acct# G001664614
Attn: Collection Dept
288 S. Ridgecrest Ave.
Rutherfordton, NC 28139

Shelby Children's Clinic
P.O. Box 70826
Charlotte, NC 28272-0826

Spartanburg Regional Hospital System
Acct# 3939688
P.O. Box 4595
Spartanburg, SC 29305

Rutherford Hospital, Inc.
Acct# 1563545
Attn: Collection Dept
288 S. Ridgecrest Ave.
Rutherfordton, NC 28139

Shelby Motors, LLC
1310 E. Dixon Blvd.
Shelby, NC 28152

State Employees' Credit Union
Acct# 2793207-57
P.O. Box 1376
Forest City, NC 28043

Rutherford Orthopaedics
Acct# 03-27-41
139 Doctor Henry Norris Dr.
Rutherfordton, NC 28139

Shelby Women's Clinic, PA
Acct# 35155
110 West Grover Street
Shelby, NC 28150

State Employees' Credit Union
Acct# 2793207-93
P.O. Box 28540
Raleigh, NC 27611-8540

Rutherford Radiological Assoc., PA
Acct# H859333
P.O. Box 886
Rutherfordton, NC 28139

Spartan Financial Services
Act 5482762-501
P.O. Box 580381
Charlotte, NC 28258-0381

State Employees' Credit Union
Attn: Loss Mitigation
P.O. Box 25279
Raleigh, NC 27611-5279

Rutherford Radiological Assoc., PA
Acct# H828055VV
P.O. Box 886
Rutherfordton, NC 28139

Spartan Financial Services
Act 5482762-501
13730 S. Point Blvd., Suite B
Charlotte, NC 28273

Telecheck Services
5251 Westheimer
Houston, TX 77056

Rutherford Radiological Assoc., PA
P.O. Box 886
Rutherfordton, NC 28139

Spartan Financial Services
Act 5559013-501
P.O. Box 47248
Oak Park, MI 48237

TransUnion
P.O. Box 2000
Chester, PA 19022

S.C. Department Of Revenue
301 Gervais St.
P.O. Box 125
Columbia, SC 29214

Spartan Financial Services
Act 5549613-501
13730 S. Point Blvd., Suite B
Charlotte, NC 28273

Verizon Wireless
Acct# 907022938450****
3 Verizon Place
Alpharetta, GA 30004-8510

Shelby Anesthesiology Associates PA
Acct# 7745
P.O. Box 890561
Charlotte, NC 28289-0561

Spartan Financial Services
Act 5058703-515
13730 S. Point Blvd., Suite B
Charlotte, NC 28273

Verizon Wireless
Bankruptcy Group
P.O. Box 3397
Bloomington, IL 61702