Case 13-62515-jem Doc 1 Filed 06/05/13 Entered 06/05/13 15:59:22 Desc Main

B1 (Official Form 1)(04	/13)			DU	cumen	i Pa	уе т о	45			
		United Nor		Bankı District						Voluntary	Petition
Name of Debtor (if ind Williams, Eugene		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First, N	Aiddle):	
All Other Names used b (include married, maide	by the Debto n, and trade	or in the last a names):	8 years			All Ot (inclue	her Names le married,	used by the J maiden, and	Joint Debtor in trade names):	the last 8 years	
Last four digits of Soc. (if more than one, state all) xxx-xx-2467	Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	Last fo	our digits of than one, state	f Soc. Sec. or all)	r Individual-Ta	xpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debto 245 E. Lake Drive Atlanta, GA		Street, City, a	and State)	:	ZIP Cod		Address of	Joint Debtor	(No. and Stree	et, City, and State):	ZIP Code
				Г	30317	e					
County of Residence or DeKalb	of the Prine	cipal Place of	f Business			Count	y of Reside	ence or of the	Principal Plac	e of Business:	•
Mailing Address of Deb	otor (if diffe	rent from stre	eet addres	s):		Mailin	g Address	of Joint Debt	tor (if different	from street address):	
				Г	ZIP Cod	e					ZIP Code
Location of Principal A (if different from street			B 30	usiness	Closed 2 Shoals F	ly Medicir 2/28/2013 Rd., Ste. 2 4					1
	f Debtor				of Busines	s		-	-	cy Code Under Whi	:h
 (Form of Organizati Individual (includes See Exhibit D on page □ Corporation (include □ Partnership □ Other (If debtor is not check this box and state 	Joint Debto 2 of this form es LLC and	Drs) n. LLP) bove entities,	□ Sing in 1 □ Rail □ Stoc □ Com	th Care Bu le Asset Re 1 U.S.C. § road kbroker modity Bro ring Bank	eal Estate a 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cha of a ☐ Cha of a	d (Check one box) pter 15 Petition for R Foreign Main Procee pter 15 Petition for R Foreign Nonmain Pr	ding ecognition
Chapter 1 Country of debtor's center Each country in which a fe by, regarding, or against d	oreign procee	eding	Debt unde	Tax-Exe	the United S	ile) ization States	defined "incurr			Debts busin	are primarily ess debts.
 Full Filing Fee attached Filing Fee to be paid in attach signed application debtor is unable to pay Form 3A. Filing Fee waiver requattach signed application 	d n installments on for the cou fee except ir ested (applica	art's consideration installments.	individuals ion certifyi Rule 1006(7 individua	ng that the b). See Offic als only). Mu	ial	Debtor is not a if: Debtor's aggr are less than s all applicable A plan is beir Acceptances	a small busin regate nonco \$2,490,925 (boxes: a filed with of the plan w	debtor as defir ness debtor as c ntingent liquida <i>amount subject</i> this petition.	t to adjustment of repetition from o	§ 101(51D).	e years thereafter).
Statistical/Administrat ☐ Debtor estimates tha ☐ Debtor estimates tha there will be no fund	t funds will t, after any	l be available exempt prop	erty is ex	cluded and	administra	reditors.		s.e. ş 1120(0).		PACE IS FOR COURT	USE ONLY
Estimated Number of C 1- 50- 49 99	reditors 100- 199	200-	□ 1,000- 5,000	5,001- 10,000	□ 10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	\$100,001 to \$500,000	\$500,001 to \$1	1,000,001 to \$10 million	\$10,000,001 to \$50 million	550,000,001 to \$100 million	\$100,000,001 to \$500 million	500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	50,000,001 to \$100 million	\$100,000,001 to \$500 million	5500,000,001 to \$1 billion				

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	m 1/04/12) Doc 1 Filed 06/05/.	Page 2 of 45	5/13 15.59.22 Desc Main	
31 (Official For	III 1)(04/15)	Name of Debtor(s):	Page 2	
voluntar	y Petition	Williams, Eugene Wayne		
(This page mu	ast be completed and filed in every case)			
Location	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than tw Case Number:	o, attach additional sheet) Date Filed:	
Location Where Filed:	- None -	Case Number:	Date Flied.	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K a pursuant to S and is reque	Exhibit A beted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the peti have informed the petition 12, or 13 of title 11, Unite		
☐ Yes, and ■ No.	leted by every individual debtor. If a joint petition is filed, ea	hibit D ch spouse must complete a		
	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a joi	Int petition: D also completed and signed by the joint debtor is attached a	and made a part of this pet	ition.	
	Information Regardin	ng the Debtor - Venue		
	(Check any ap			
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnersh	ip pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is	s a defendant in an action or	
	Certification by a Debtor Who Reside		tial Property	
	(Check all app		an dealed a singlets the following (
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If t	fox checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment			
	Debtor has included with this petition the deposit with the	1		

after the filing of the petition.

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

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B1 (Official Form 1)(04/13) Document	Page 3 of 45 Page 3
Voluntary Petition	Name of Debtor(s): Williams, Eugene Wayne
(This page must be completed and filed in every case)	
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.	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
X /s/ Eugene Wayne Williams	X
Signature of Debtor Eugene Wayne Williams	
	Printed Name of Foreign Representative
Signature of Joint Debtor	
Telephone Number (If not represented by attorney)	Date
	Signature of Non-Attorney Bankruptcy Petition Preparer
_June 5, 2013 Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Signature of Attorney*	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
X /s/ John Moore Signature of Attorney for Debtor(s) John Moore 519792 Printed Name of Attorney for Debtor(s) The Moore Law Grpup, LLC Firm Name 1745 Martin Luther King Jr. Dr. Atlanta, GA 30314	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Email: jmoore@moorelawllc.com 678-288-5600 Fax: 888-553-0071 Telephone Number	
June 5, 2013	Address
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.	X
Signature of Debtor (Corporation/Partnership)	Date
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.	Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X	
Signature of Authorized Individual	
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	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.
Date	

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

United States Bankruptcy Court Northern District of Georgia

In re Eugene Wayne Williams

Debtor(s)

Case No.		
Chapter	7	

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*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

 \Box 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.]

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

Page 2

 \Box 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.);

 \Box 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/ Eugene Wayne Williams Eugene Wayne Williams Date: June 5, 2013

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Georgia

In re Eugene Wayne Williams

Debtor(s)

Case No. Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

DEFINITIONS

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

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

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

AMOUNT	SOURCE
\$25,384.60	2013 YTD: Peace Health Family Medical Center
\$50,000.00	2011: Self-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, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

	3. Payments to creditors					
None	e Complete a. or b., as appropriate, and c.					
-	a. <i>Individual or joint debtor(s) with prima</i> services, and other debts to any creditor mad aggregate value of all property that constitut payments that were made to a creditor on ac a plan by an approved nonprofit budgeting a include payments by either or both spouses not filed.)	de within 90 days immedia tes or is affected by such tr count of a domestic suppo and credit counseling agen	ansfer is less than \$600. Indicate with an a rt obligation or as part of an alternative re cy. (Married debtors filing under chapter 1	case unless the isterisk (*) any payment schedule unde 2 or chapter 13 must		
NAME A	AND ADDRESS	DATES OF		AMOUNT STILL		
OF	CREDITOR	PAYMENTS	AMOUNT PAID	OWING		
None	b. Debtor whose debts are not primarily of immediately preceding the commencement of transfer is less than \$6,225 [*] . If the debtor is account of a domestic support obligation or budgeting and credit counseling agency. (No transfers by either or both spouses whether of filed.)	of the case unless the aggre an individual, indicate wi as part of an alternative re farried debtors filing under	gate value of all property that constitutes th an asterisk (*) any payments that were r payment schedule under a plan by an appr chapter 12 or chapter 13 must include pa	or is affected by such nade to a creditor on oved nonprofit yments and other		
			AMOUNT			
JAME A	AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	PAID OR VALUE OF TRANSFERS	AMOUNT STILI OWING		
None	c. <i>All debtors:</i> List all payments made wird creditors who are or were insiders. (Married spouses whether or not a joint petition is file	debtors filing under chapt				
	AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYME	ENT AMOUNT PAID	AMOUNT STILI OWING		
	4. Suits and administrative proceedings,	executions, garnishments	and attachments			
None	a. List all suits and administrative proceedin this bankruptcy case. (Married debtors filing whether or not a joint petition is filed, unles	g under chapter 12 or chap	ter 13 must include information concernin			
	DN OF SUIT ASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION		
None	b. Describe all property that has been attach preceding the commencement of this case. (property of either or both spouses whether of filed.)	Married debtors filing und	er chapter 12 or chapter 13 must include i	nformation concerning		
	AND ADDRESS OF PERSON FOR WHOSE ENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY			

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

B7 (Official Form	7)	(04/13)
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B7 (Officia 3	ll Form 7) (04/13)						
5	5. Repossessions, foreclosures and	l 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.)						
	AND ADDRESS OF FOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AN PROPER				
	6. Assignments and receiverships						
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
NAME A	AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIG	NMENT OR SETTLEMENT			
None	preceding the commencement of thi	n the hands of a custodian, receiver, or cost scase. (Married debtors filing under chap the hether or not a joint petition is filed, under the state of the state	pter 12 or chapter 13 1	must include information concerning			
	AND ADDRESS JUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY			
	7. Gifts						
None	and usual gifts to family members a aggregating less than \$100 per recip	ons made within one year immediately p ggregating less than \$200 in value per ind pient. (Married debtors filing under chapt of a joint petition is filed, unless the spou	dividual family member for 12 or chapter 13 mi	er and charitable contributions ust include gifts or contributions by			
	E AND ADDRESS OF I OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT			
	8. Losses						
None	since the commencement of this ca	casualty or gambling within one year im se. (Married debtors filing under chapter on is filed, unless the spouses are separat	r 12 or chapter 13 mus	t include losses by either or both			
	PTION AND VALUE PROPERTY	DESCRIPTION OF C LOSS WAS COVERE BY INSURANCE		PART			
	9. Payments related to debt couns	eling or bankruptcy					
None		transferred by or on behalf of the debtor t f under the bankruptcy law or preparation s case.					
OF 1 The Mod 1745 Ma	AND ADDRESS PAYEE ore Law Grpup, LLC artin Luther King Jr. Dr. GA 30314	DATE OF PAYMENT NAME OF PAYER IF OT THAN DEBTOR 5/8/13	,	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,350.00			

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B7 (Officia	l Form 7) (04/13)					
4	10. Other transfers					
None	transferred either absolutely or as	an property transferred in the ordinary consecurity within two years immediately pr 13 must include transfers by either or bot petition is not filed.)	eceding the commence	ement of this case. (Married debtors		
	ND ADDRESS OF TRANSFEREI ELATIONSHIP TO DEBTOR	E, DATE		ERTY TRANSFERRED LUE RECEIVED		
None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.					
NAME O DEVICE	F TRUST OR OTHER	DATE(S) OF TRANSFER(S)		NEY OR DESCRIPTION AND ERTY OR DEBTOR'S INTEREST		
	11. Closed financial accounts					
None	otherwise transferred within one the financial accounts, certificates of cooperatives, associations, broken	truments held in the name of the debtor or year immediately preceding the commence deposit, or other instruments; shares and s age houses and other financial institutions ccounts or instruments held by or for eithe and a joint petition is not filed.)	ement of this case. Include thare accounts held in bare accounts held in bare. (Married debtors filition)	lude checking, savings, or other banks, credit unions, pension funds, ng under chapter 12 or chapter 13 must		
NAME A	ND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, DIGITS OF ACCOUN AND AMOUNT OF FIN	T NUMBER,	AMOUNT AND DATE OF SALE OR CLOSING		
	12. Safe deposit boxes					
None	immediately preceding the comm	x or depository in which the debtor has or encement of this case. (Married debtors fil uses whether or not a joint petition is filed	ing under chapter 12 c	or chapter 13 must include boxes or		
	ND ADDRESS OF BANK HER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY		
	13. Setoffs					
None	commencement of this case. (Man	tor, including a bank, against a debt or dep ried debtors filing under chapter 12 or cha ition is filed, unless the spouses are separa	apter 13 must include i	nformation concerning either or both		
NAME A	ND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF		
	14. Property held for another p	erson				
None	List all property owned by anothe	er person that the debtor holds or controls.				
East Atla 3660 Fla Suite 25	ND ADDRESS OF OWNER anta Family Medicine It Shoals Rd. 0 , GA 30034	DESCRIPTION AND VALUE OF PRO Physician Desk with Chair, Waiting Furniture, including 3 Sofa Chairs, Room Wall Table, 4 Exam Room T Storage Cabinet, 1 Bookshelf, Kito Table with 4 Chairs, 2 Mini Refrige Value \$5,000	g Room Public S , Waiting ables, :hen	ON OF PROPERTY Storage - Decatur Location		

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15. Prior address of debtor

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

ADDRESS 2145 Shropshire Lane, SE Atlanta, GA 30316 NAME USED Eugene Wayne Williams DATES OF OCCUPANCY 2005-2011

16. Spouses and Former Spouses

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

NAME

17. Environmental Information.

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

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

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

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

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

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

B7 (Official Form 7) (04/13)

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.

	ATURE OF BUSINESS BEGINNING AND edical Practice June 2011 - February 2013
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None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

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

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

19. Books, records and financial statements

None \square a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Dorthy Weaver 4580 Gilhams Road Roswell, GA 30075 DATES SERVICES RENDERED January 2013 - Present

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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

NAME Wells Fargo Practice Finance Unsure about availability ADDRESS Attn: Ramona V. Coutinho 2000 Powell St., 4th Floor Emeryville, CA 94608

	Case 13-62515-jem	Doc 1		Entered 06/05/13 15:59:22 age 12 of 45	Desc Main
B7 (Officia 7	al Form 7) (04/13)				
None	d. List all financial institution issued by the debtor within tw			ng mercantile and trade agencies, to whom ommencement of this case.	a financial statement was
Wells F Attn: Ra 2000 Po	AND ADDRESS Fargo Practice Finance amona V. Coutinho owell St., 4th Floor rille, CA 94608			DATE ISSUED 2010	
	20. Inventories				
None	a. List the dates of the last two and the dollar amount and bas			the name of the person who supervised the	e taking of each inventory,
DATE C	OF INVENTORY	INVENTOF	RY SUPERVISOR	DOLLAR AMOUN (Specify cost, marke	T OF INVENTORY et or other basis)
None	b. List the name and address of	of the person	having possession of the	e records of each of the inventories reported	ed in a., above.
DATE C	OF INVENTORY		NAME . RECOR	AND ADDRESSES OF CUSTODIAN OI DS	FINVENTORY
	21 . Current Partners, Offic	ers, Directo	rs and Shareholders		
None	a. If the debtor is a partnershi	p, list the na	ture and percentage of pa	rtnership interest of each member of the p	artnership.
NAME A	AND ADDRESS		NATURE OF INT	EREST PERCEN	TAGE OF INTEREST
None	b. If the debtor is a corporation controls, or holds 5 percent of			corporation, and each stockholder who dies of the corporation.	rectly or indirectly owns,
NAME A	AND ADDRESS		TITLE	NATURE AND PE OF STOCK OWNE	
	22 . Former partners, office	rs, directors	and shareholders		
None	a. If the debtor is a partnershi commencement of this case.	p, list each n	member who withdrew fro	om the partnership within one year immed	liately preceding the
NAME		AD	DRESS	DATE OF	WITHDRAWAL
None	b. If the debtor is a corporation immediately preceding the co			relationship with the corporation terminat	ed within one year
NAME A	AND ADDRESS		TITLE	DATE OF TERMIN	IATION
	23 . Withdrawals from a par	tnership or	distributions by a corp	oration	
None				distributions credited or given to an inside and any other perquisite during one year i	
OF REC	& ADDRESS IPIENT, ONSHIP TO DEBTOR		DATE AND PUR OF WITHDRAW.	POSE OR DES	IT OF MONEY CRIPTION AND OF PROPERTY

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B7 (Official Form 7) (04/13)

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24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

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

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date June 5, 2013

Signature

/s/ Eugene Wayne Williams

Eugene Wayne Williams Debtor

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

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B6A (Official Form 6A) (12/07)

In re

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Eugene Wayne Williams

Case No.

Debtor

SCHEDULE A - REAL PROPERTY

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

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

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

245 E. Lake Drive, SE, Atlanta GA 30317	Fee simple	-	170,000.00	328,069.00
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

Sub-Total >	170,000.00	(Total of this page)
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170,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re

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Eugene W	layne	Williams
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Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint 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	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Bank of America	-	2,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit - 3660 Flat Shoals Rd., Ste. 250, Decatur, GA 30034	-	2,000.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Kitchen Table and Chairs, 1 Sofa, 2 Bedroom Sets, 3 TVs, 1 Desk, Pool Table Location: 245 E. Lake Drive, SE, Atlanta GA 30317	-	1,750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Medical Books, 2 Pieces of Artwork (Copies)	-	150.00
6.	Wearing apparel.		Clothing	-	500.00
7.	Furs and jewelry.		Jewelry	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.		Elliptical Machine	-	250.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			

10. Annuities. Itemize and name each issuer.

Sub-Total > (Total of this page)

7,150.00

2 continuation sheets attached to the Schedule of Personal Property

Х

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B6B (Official Form 6B) (12/07) - Cont.

In	re Eugene Wayne Williams		,,	Case No.						
			Debtor							
	SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)									
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption					
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.	IRA		-	3,000.00					
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	100%	t Atlanta Family Medicine, Inc. % Shareholder npany stopped doing business	-	Unknown					
14.	Interests in partnerships or joint ventures. Itemize.	X								
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X								
16.	Accounts receivable.	Х								
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X								
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X								
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x								
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X								

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

3,000.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In	re Eugene Wayne Williams		,	e No	
			Debtor		
		SCI	HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	<i>č</i>	
	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
	Patents, copyrights, and other intellectual property. Give particulars.	Х			
	Licenses, franchises, and other general intangibles. Give particulars.	Х			
	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
	Automobiles, trucks, trailers, and other vehicles and accessories.		2010 BMW 535i Location: 245 E. Lake Drive, SE, Atlanta GA 30317	-	30,104.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
	Office equipment, furnishings, and supplies.	1	Laptop (Sony)	-	200.00
	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	х			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			
	Other personal property of any kind not already listed. Itemize.	x			

30,304.00

40,454.00

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re Eugene Wayne Williams	,	Case No.	
	Debtor		
SCHEDULE C	- PROPERTY CLAIMED	AS EXEMPT	
Debtor claims the exemptions to which debtor is entitled u (Check one box) □ 11 U.S.C. §522(b)(2) ■ 11 U.S.C. §522(b)(3)	\$155,675. (A)	tor claims a homestead exe nount subject to adjustment on 4/1/ ih respect to cases commenced on	/16, and every three years thereaft
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 245 E. Lake Drive, SE, Atlanta GA 30317	O.C.G.A. § 44-13-100(a)(1)	5,965.50	340,000.00
<u>Checking, Savings, or Other Financial Accounts, C</u> Checking Account Bank of America	ertificates of Deposit O.C.G.A. § 44-13-100(a)(6)	2,000.00	2,000.00
<u>Household Goods and Furnishings</u> Kitchen Table and Chairs, 1 Sofa, 2 Bedroom Sets, 3 TVs, 1 Desk, Pool Table Location: 245 E. Lake Drive, SE, Atlanta GA 30317	O.C.G.A. § 44-13-100(a)(4)	1,750.00	3,500.00
<u>Books, Pictures and Other Art Objects; Collectible</u> Medical Books, 2 Pieces of Artwork (Copies)	<u>s</u> O.C.G.A. § 44-13-100(a)(6)	150.00	150.00
<u>Wearing Apparel</u> Clothing	O.C.G.A. § 44-13-100(a)(4)	500.00	500.00
<u>Furs and Jewelry</u> Jewelry	O.C.G.A. § 44-13-100(a)(5)	500.00	500.00
<u>Firearms and Sports, Photographic and Other Hob</u> Elliptical Machine	<u>by Equipment</u> O.C.G.A. § 44-13-100(a)(6)	250.00	250.00
Interests in IRA, ERISA, Keogh, or Other Pension of IRA	o <u>r Profit Sharing Plans</u> O.C.G.A. § 44-13-100(a)(2)(F)	3,000.00	3,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2010 BMW 535i Location: 245 E. Lake Drive, SE, Atlanta GA 30317	O.C.G.A. § 44-13-100(a)(3)	0.00	30,104.00
<u>Office Equipment, Furnishings and Supplies</u> 1 Laptop (Sony)	O.C.G.A. § 44-13-100(a)(6)	200.00	200.00

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B6D (Official Form 6D) (12/07)

In r	e
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Eugene Wayne Williams

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

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

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. П

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN	LLQUL	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx5747			2013	Т	D A T E D			
BMW Financial Services P.O. Box 3608 Dublin, OH 43016		-	Purchase Money Security 2010 BMW 535i Location: 245 E. Lake Drive, SE, Atlanta GA 30317 Value \$ 30,104.00				35,000.00	4,896.00
Account No.		\square	4/2011					.,
FEDGAR, LLC c/o William B. Ney 945 E. Paces Ferry Rd, # 2220 Atlanta, GA 30326	x	-	Landlord Security Deposit Security Deposit - 3660 Flat Shoals Rd., Ste. 250, Decatur, GA 30034	_				
Account No. xxxx5937		┢	Value \$ 2,000.00 Opened 12/15/11 Last Active 3/15/13	+			0.00	0.00
Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227	x	-	First Mortgage 245 E. Lake Drive, SE, Atlanta GA 30317					
			Value \$ 340,000.00				328,069.00	0.00
Account No.			Value \$					
0 continuation sheets attached			(Total of t	Subt his			363,069.00	4,896.00
				Т	`ota	1	363,069.00	4,896.00

(Report on Summary of Schedules)

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B6E (Official Form 6E) (4/13)

In re

Eugene Wayne Williams

Case No.

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

□ Domestic support obligations

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

Extensions of credit in an involuntary case

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

□ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

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

□ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

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

□ Commitments to maintain the capital of an insured depository institution

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

□ Claims for death or personal injury while debtor was intoxicated

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

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

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B6F (Official Form 6F) (12/07)

Eugene Wayne Williams

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		L I Q	I S P UT E D	AMOUNT OF CLAIM
Account Noxxxxxxxxx4173			Opened 3/12/07 Last Active 3/01/13 Credit Card	Ť	T E D		
Amex P.O. Box 981537 El Paso, TX 79998		-					
Account No. xx-x0784			2011				5,048.00
AthenaHealth c/o Karl J. Howe 4385 Kimball Bridge Rd., #100 Alpharetta, GA 30022	x	-	Vendor - Business Debt - E. Atlanta Family Medicine, Inc.				
Account No. xxxxxxx0978			Opened 12/08/04 Last Active 4/01/13				10,000.00
Cap One PO Box 85520 Richmond, VA 23285		-	Credit Card				
Account No. xxxxxxxxx5823			Opened 11/14/04 Last Active 4/01/13			-	1,664.00
Cap One 26525 N Riverwoods Blvd Mettawa, IL 60045		-	Credit Card				
							208.00
continuation sheets attached			(Total o	Sub			16,920.00

(Total of this page)

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Case No.

B6F (Official Form 6F) (12/07) - Cont.

Eugene Wayne Williams In re

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) 6/1/2011 Account No. **Commercial Lease -**E. Atlanta Family Medicine, Inc. FEDGAR, LLC X c/o William B. Ney 945 E. Paces Ferry Rd, # 2220 Atlanta, GA 30326 121,556.11 Opened 12/18/11 Last Active 2/10/13 Account No. xxxxxxx1578 Charge Account Gecrb/Lowes Po Box 965005 Orlando, FL 32896 0.00 Opened 7/25/03 Last Active 3/25/13 Educational Loan Sallie Mae PO Box 9500 Wilkes Barre, PA 18773 171,813.00 Opened 12/17/11 Last Active 4/01/13 Account No. xxxxxxxxxxx0132 Charge Account Thd/Cbna PO Box 6497 Sioux Falls, SD 57117 800.00 Account No. xxx0169 8/9/2010 **Business Loan -**E. Atlanta Family Medicine, Inc. Wells Fargo Practice Finance X Attn: Ramona V. Coutinho 2000 Powell St., 4th Floor Emeryville, CA 94608 331,009.68 Sheet no. _1___ of _1___ sheets attached to Schedule of Subtotal 625,178.79 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

642,098.79

Total

(Report on Summary of Schedules)

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B6G (Official Form 6G) (12/07)

In re

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Eugene Wayne Williams

Case No.

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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.

Commercial Lease (Business) - E. Atlanta Family Medicine, Inc.

FEDGAR, LLC c/o William B. Ney 945 E. Paces Ferry Rd, # 2220 Atlanta, GA 30326

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B6H (Official Form 6H) (12/07)

In re

Case No.

Debtor

SCHEDULE H - CODEBTORS

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

□ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

East Atlanta Family Medicine 3660 Flat Shoals Rd. Suite 250 Decatur, GA 30034 **Debtor Guaranteed Obligation**

East Atlanta Family Medicine 3660 Flat Shoals Rd. Suite 250 Decatur, GA 30034 **Debtor Guaranteed Lease**

East Atlanta Family Medicine 3660 Flat Shoals Rd. Suite 250 Decatur, GA 30034

East Atlanta Family Medicine 3660 Flat Shoals Rd. Suite 250 Decatur, GA 30034

Jerry Nance 245 E. Lake Dr., SE Atlanta, GA 30317

NAME AND ADDRESS OF CREDITOR

Wells Fargo Practice Finance Attn: Ramona V. Coutinho 2000 Powell St., 4th Floor Emeryville, CA 94608

FEDGAR, LLC c/o William B. Ney 945 E. Paces Ferry Rd, # 2220 Atlanta, GA 30326

AthenaHealth c/o Karl J. Howe 4385 Kimball Bridge Rd., #100 Alpharetta, GA 30022

FEDGAR, LLC c/o William B. Ney 945 E. Paces Ferry Rd, # 2220 Atlanta, GA 30326

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227

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B6I (Official Form 6I) (12/07) In re Lugene Wayne Williams

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor(s)

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

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):	AGE(S):			
Single	None.				
Employment:	DEBTOR		SPOUSE		
	hysician		Broobl		
-	eace Health Family Medical Center				
	Months				
	3 Roberts Dr.				
	lite A				
	verdale, GA 30274				
	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	13,749.99	\$	N/A
2. Estimate monthly overtime	······································	<u>-</u>	0.00	\$	N/A
		÷	0.00	ф —	
3. SUBTOTAL		\$	13,749.99	\$	N/A
		Ψ		Ψ	
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securit	У	\$	4,983.29	\$	N/A
b. Insurance		<u></u>	0.00	\$	N/A
c. Union dues		\$	0.00	<u></u>	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	4,983.29	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	8,766.70	\$	N/A
	usiness or profession or farm (Attach detailed statem		0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
	payments payable to the debtor for the debtor's use of	r that of \$	0.00	\$	N/A
dependents listed above	4	φ	0.00	φ	N/A
11. Social security or government assis	stance	¢	0.00	¢	NI/A
(Specify):		\$	0.00	\$	<u>N/A</u> N/A
12 Demoising an articipation of the second			0.00	ۍ م	N/A
12. Pension or retirement income		<u>ф</u>	0.00	<u>э</u>	N/A
13. Other monthly income		¢	0.00	¢	NI/A
(Specify):		\$	0.00	_ ه	<u> </u>
			0.00	ф	IN/A
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	8,766.70	\$	N/A
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from line 15	5)	\$	8,766	.70
	(Demont als	o on Summery of	Sahadulas and i	familia	hla an

(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: On June 1, 2013, Debtor will be eligible for heath insurance at a cost of \$100 per pay period. Case 13-62515-jem Doc 1 Filed 06/05/13 Entered 06/05/13 15:59:22 Desc Main Document Page 26 of 45

B6J (Off	icial Form 6J) (12/07)	
In re	Eugene Wayne Williams	

Case No.

8,766.70

8,394.00

372.70

\$

\$

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Debtor(s)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,273.00
a. Are real estate taxes included? Yes X No	
b. Is property insurance included? Yes X No	
2. Utilities: a. Electricity and heating fuel	\$ 400.00
b. Water and sewer	\$ 150.00
c. Telephone	\$ 225.00
d. Other	\$0.00
3. Home maintenance (repairs and upkeep)	\$ 600.00
4. Food	\$ 600.00
5. Clothing	\$ 200.00
6. Laundry and dry cleaning	\$150.00
7. Medical and dental expenses	\$ 125.00
8. Transportation (not including car payments)	\$ 400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 150.00 _
10. Charitable contributions	\$ 650.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 200.00
e. Other	\$ 0.00
e. Other	·
	\$ 0.00
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	÷
plan)	
a. Auto	\$ 751.00
b. Other Student Loans	\$ 1,400.00
	\$ 0.00
c. Other	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
	\$ <u>120.00</u>
17. Other Storage Expenses	\$ <u>0.00</u>
Otter	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$ 8,394.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	
following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	-

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Georgia

In re Eugene	Wayne Williams
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Debtor(s)

Case No. Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

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

Property No. 1	
Creditor's Name: BMW Financial Services	Describe Property Securing Debt: 2010 BMW 535i Location: 245 E. Lake Drive, SE, Atlanta GA 30317
Property will be (check one):	
□ Surrendered ■	Retained
If retaining the property, I intend to (check at least one) Redeem the property Reaffirm the debt Other. Explain): xample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	□ Not claimed as exempt
Property No. 2	
Creditor's Name: FEDGAR, LLC	Describe Property Securing Debt: Security Deposit - 3660 Flat Shoals Rd., Ste. 250, Decatur, GA 30034
Property will be (check one):	
	Retained
If retaining the property, I intend to (check at least one) □ Redeem the property □ Reaffirm the debt □ Other. Explain(for each of the second seco): xample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
□ Claimed as Exempt	Not claimed as exempt

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B8 (Form 8) (12/08)	Page 2
Property No. 3	
Creditor's Name: Fifth Third Bank	Describe Property Securing Debt: 245 E. Lake Drive, SE, Atlanta GA 30317
Property will be (check one):	
□ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):	
□ Redeem the property □ Reaffirm the debt	
■ Other. Explain <u>Modify and Reaffirm</u> (for example, ar	void lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	□ Not claimed as exempt

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1	
Lessor's Name: -NONE-	 Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): □ YES □ NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date June 5, 2013

Signature /s/ Eugene Wayne Williams Eugene Wayne Williams Debtor Case 13-62515-jem Doc 1 Filed 06/05/13 Entered 06/05/13 15:59:22 Desc Main Document Page 29 of 45

United States Bankruptcy Court Northern District of Georgia

a 11

In r		Case No.	
	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSATION OF ATTO	ORNEY FOR D	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the a compensation paid to me within one year before the filing of the petition in bankruptc be rendered on behalf of the debtor(s) in contemplation of or in connection with the b	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept	\$	1,350.00
	Prior to the filing of this statement I have received	\$	1,350.00
	Balance Due	\$	0.00
2.	The source of the compensation paid to me was:		
	Debtor Dother (specify):		
3.	The source of compensation to be paid to me is:		
	Debtor Dother (specify):		
4.	■ I have not agreed to share the above-disclosed compensation with any other perso	on unless they are mer	nbers and associates of my law firm.
	□ I have agreed to share the above-disclosed compensation with a person or persons copy of the agreement, together with a list of the names of the people sharing in the statement.		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspe	ects of the bankruptcy	case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in d b. Preparation and filing of any petition, schedules, statement of affairs and plan whi c. Representation of the debtor at the meeting of creditors and confirmation hearing, d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; e reaffirmation agreements and applications as needed; preparation 522(f)(2)(A) for avoidance of liens on household goods. 	ch may be required; and any adjourned he exemption planning	earings thereof; g; preparation and filing of
6.	By agreement with the debtor(s), the above-disclosed fee does not include the followi Representation of the debtors in any dischargeability actions, ju- any other adversary proceeding.		ces, relief from stay actions or

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.

Dated: June 5, 2013	/s/ John Moore
	John Moore 519792
	The Moore Law Grpup, LLC
	1745 Martin Luther King Jr. Dr.
	Atlanta, GA 30314
	678-288-5600 Fax: 888-553-0071
	jmoore@moorelawllc.com

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Georgia

In re

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Eugene Wayne Williams

Debtor

Chapter	7	

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	170,000.00		
B - Personal Property	Yes	3	40,454.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		363,069.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		642,098.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,766.70
J - Current Expenditures of Individual Debtor(s)	Yes	1			8,394.00
Total Number of Sheets of ALL Schedu	ıles	13			
	Te	otal Assets	210,454.00		
			Total Liabilities	1,005,167.79	

United States Bankruptcy Court Northern District of Georgia

In re

.

Eugene Wayne Williams

Debtor

Case No.			

Chapter 7

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

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

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

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

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

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

State the following:

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

State the following:

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

B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Georgia

In re Eugene Wayne Williams

Debtor(s)

Case No. Chapter

7

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 <u>15</u> sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 5, 2013

Signature

ure /s/ Eugene Wayne Williams Eugene Wayne Williams 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 Northern District of Georgia

In re Eugene Wayne Williams

Debtor(s)

Case No. Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: June 5, 2013

/s/ Eugene Wayne Williams

Eugene Wayne Williams Signature of Debtor

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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

1. Services Available from Credit Counseling Agencies

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

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

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

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

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

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

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

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

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

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

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Form B 201A, Notice to Consumer Debtor(s)

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

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

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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

United States Bankruptcy Court Northern District of Georgia

In re Eugene Wayne Williams

Debtor(s)

Case No. Chapter

7

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

Certification of Debtor

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

Eugene Wayne Williams

Printed Name(s) of Debtor(s)

Case No. (if known)

Х	/s/ Eugene Wayne Williams	June 5, 2013			
	Signature of Debtor	Date			
	-				
Х					
	Signature of Joint Debtor (if any)	Date			

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

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

Doc 1

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re	Eugene Wayne Williams
	Debtor(s)

Case Number:

(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- \Box The presumption arises.
- The presumption does not arise.
- □ The presumption is temporarily inapplicable.

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

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

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

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	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION							
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.							
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.							
	b. Married, not filing jointly, with declaratio							
2	"My spouse and I are legally separated under purpose of evading the requirements of § 70							
	for Lines 3-11.	(0)(unu u	prog code. comprete (,		, , , , , , , , , , , , , , , , , , , ,
	c. \Box Married, not filing jointly, without the dec					b above.	Complete h	ooth Column A
	("Debtor's Income") and Column B ("Sp					G	T	C
	d. D Married, filing jointly. Complete both Co All figures must reflect average monthly income					1		
	calendar months prior to filing the bankruptcy ca						umn A	Column B
	the filing. If the amount of monthly income vari			nths,	you must divide the	-	ebtor's Icome	Spouse's Income
	six-month total by six, and enter the result on the	: appr	opriate line.					Income
3	Gross wages, salary, tips, bonuses, overtime, c	omm	issions.			\$		\$
	Income from the operation of a business, profe							
	enter the difference in the appropriate column(s) business, profession or farm, enter aggregate nur							
	not enter a number less than zero. Do not includ							
4	Line b as a deduction in Part V.				_			
		¢	Debtor		Spouse			
	a. Gross receipts b. Ordinary and necessary business expense	\$ \$ \$			<u>\$</u>			
	c. Business income		ıbtract Line b fı	rom I	Line a	\$		\$
	Rent and other real property income. Subtrac	t Line	b from Line a	and e	enter the difference in	, 		
	the appropriate column(s) of Line 5. Do not ente							
5	part of the operating expenses entered on Line	b as		Par		1		
5	a. Gross receipts	\$	Debtor		Spouse \$			
	b. Ordinary and necessary operating expense				\$			
	c. Rent and other real property income	Su	ıbtract Line b fı	rom I	Line a	\$		\$
6	Interest, dividends, and royalties.					\$		\$
7	Pension and retirement income.					\$		\$
	Any amounts paid by another person or entity							
8	expenses of the debtor or the debtor's depende							
0	purpose. Do not include alimony or separate ma spouse if Column B is completed. Each regular							
	if a payment is listed in Column A, do not report			•	-	\$		\$
	Unemployment compensation. Enter the amour							
	However, if you contend that unemployment cor benefit under the Social Security Act, do not list							
9	or B, but instead state the amount in the space be		mount of such c	omp	ensation in Column A			
	Unemployment compensation claimed to							
	be a benefit under the Social Security Act Deb	tor \$		Spo	ouse \$	\$		\$
	Income from all other sources. Specify source a							
	on a separate page. Do not include alimony or s							
	spouse if Column B is completed, but include all other payments of alimony or separate maintenance. 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							
10								
10	domestic terrorism.				<u> </u>	1		
		\$	Debtor		Spouse \$			
	a. b.	۰ \$			\$			
	Total and enter on Line 10					\$		\$
11	Subtotal of Current Monthly Income for § 707	/(h)(7). Add I ines ?	thru	10 in Column A and if			Ψ
11	Column B is completed, add Lines 3 through 10					\$		\$

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Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.

Interantomic from Enter 11, Column A. Part III. APPLICATION OF § 707(b)(7) EXCLUSION 13 Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result. \$ 14 Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) \$ a. Enter debtor's state of residence: b. Enter debtor's household size: \$ 15 Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.

The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.

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

	Part IV. CALCULA	ATION OF CUR	RENT	MONTHLY INCOM	ME FOR § 707(b)	(2)	
16	Enter the amount from Line 12.					\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 1 Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you dic not check box at Line 2.c, enter zero. 17 a.						
	b.			\$			
	c. d.			\$ \$			
	Total and enter on Line 17			Φ		\$	
18	Current monthly income for § 70	7(b)(2). Subtract Lin	e 17 fro	m Line 16 and enter the res	ult.	\$	
	Part V. C	ALCULATION	OF D	EDUCTIONS FROM	INCOME		
	Subpart A: De	ductions under Sta	ndard	s of the Internal Reven	ue Service (IRS)		
19A	19A National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$		
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return. plus the number of any additional dependents whom						
	a1. Allowance per person		a2.	Allowance per person			
	b1.Number of personsc1.Subtotal		b2. c2.	Number of persons Subtotal		\$	
20A	Local Standards: housing and uti Utilities Standards; non-mortgage e available at <u>www.usdoj.gov/ust/</u> or the number that would currently be any additional dependents whom ye	lities; non-mortgage expenses for the appli from the clerk of the allowed as exemptio	expens cable co bankrup	es. Enter the amount of the unty and family size. (This otcy court). The applicable f	information is amily size consists of	\$	

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20B	not enter an amount less than zero.				
	a.IRS Housing and Utilities Standards; mortgage/rental expenseb.Average Monthly Payment for any debts secured by your	\$			
	home, if any, as stated in Line 42	\$			
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B 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:				
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8				
	Transportation. If you checked 1 or 2 or more, enter on Line 22A the 'Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/ or	applicable Metropolitan Statistical Area or	\$		
22B	B Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$			
	1, us stated in Elife 42	Subtract Line b from Line a.	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Burnent for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a part of any debts.				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicleb. 2, as stated in Line 42	\$			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal,				

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

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

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39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.						\$
40			Enter the amount that you will conting rganization as defined in 26 U.S.C. §			e form of cash or	\$
41	Tota	l Additional Expense Deduction	ns under § 707(b). Enter the total of I	ine	s 34 through 40		\$
	•	5	Subpart C: Deductions for De	bt]	Payment		·
42	own, check scheo case,	, list the name of the creditor, ide k whether the payment includes t duled as contractually due to eac	For each of your debts that is secured ntify the property securing the debt, sta axes or insurance. The Average Month h Secured Creditor in the 60 months for additional entries on a separate page.	ate ti nly F ollow	he Average Montl ayment is the tota ving the filing of t	hly Payment, and al of all amounts he bankruptcy	
		Name of Creditor	Property Securing the Debt	1	Average Monthly Payment		
	a.			\$			
					Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
	a.	Name of Creditor	Property Securing the Debt		1/60th of th \$	e Cure Amount	
	<i>u</i> .					otal: Add Lines	\$
44	prior		aims. Enter the total amount, divided by claims, for which you were liable at the has those set out in Line 28.				\$
			• If you are eligible to file a case under y the amount in line b, and enter the res				
	a.	Projected average monthly ch		\$			
45	b.		strict as determined under schedules the for United States Trustees. (This				
		information is available at wy	ww.usdoj.gov/ust/ or from the clerk of	x			
	c.	the bankruptcy court.) Average monthly administrat	ive expense of chapter 13 case		otal: Multiply Line	es a and b	\$
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.						\$
	•	S	Subpart D: Total Deductions f	ron	n Income		
47	Tota	l of all deductions allowed und	er § 707(b)(2). Enter the total of Lines	33,	41, and 46.		\$
		Part VI. D	ETERMINATION OF § 707(h	b)(2) PRESUMP	ΓΙΟΝ	
48	Ente	er the amount from Line 18 (Cu	rrent monthly income for § 707(b)(2))			\$
49	Ente	er the amount from Line 47 (To	tal of all deductions allowed under §	707	(b)(2))		\$
50	Mon	thly disposable income under §	707(b)(2). Subtract Line 49 from Line	e 48	and enter the resu	ılt.	\$
51	60-n resul		§ 707(b)(2). Multiply the amount in Li	ine £	0 by the number	60 and enter the	\$

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	Initial presumption determination. Check the applicable box and proceed as directed.		
52	The amount on Line 51 is less than \$7,475 [*] . Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.		
	□ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VII. You may also complete Part VII. Do not complete the remainder of Part VI.		
	The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).		
53	Enter the amount of your total non-priority unsecured debt	\$	
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$	
	Secondary presumption determination. Check the applicable box and proceed as directed.		
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.		
	□ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.		
Part VII. ADDITIONAL EXPENSE CLAIMS			
56	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 Amo	int	
	a. \$		
	b. \$ c. \$		
	c. \$ d. \$		
	Total: Add Lines a, b, c, and d \$		
Part VIII. VERIFICATION			
I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors			
57	must sign.)		
	Date: June 5, 2013 Signature: /s/ Eugene Wayne Williams Eugene Wayne Williams Eugene Wayne Williams		
	(Debtor)		
1			

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

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Amex P.O. Box 981537 El Paso, TX 79998

AthenaHealth c/o Karl J. Howe 4385 Kimball Bridge Rd., #100 Alpharetta, GA 30022

BMW Financial Services P.O. Box 3608 Dublin, OH 43016

Cap One PO Box 85520 Richmond, VA 23285

Cap One 26525 N Riverwoods Blvd Mettawa, IL 60045

East Atlanta Family Medicine 3660 Flat Shoals Rd. Suite 250 Decatur, GA 30034

FEDGAR, LLC c/o William B. Ney 945 E. Paces Ferry Rd, # 2220 Atlanta, GA 30326

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227

Gecrb/Lowes Po Box 965005 Orlando, FL 32896

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Sallie Mae PO Box 9500 Wilkes Barre, PA 18773

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