

**B1 (Official Form 1) (1/08)**

<b>United States Bankruptcy Court Western District of Virginia</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Kallam, Michael S</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Kallam, Judy L.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>dba SRC Trucking</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>Judy Morris Judy Marion</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>5674</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>9828</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>2432 Berryville Pike Number 178 Winchester, VA</b> <div style="text-align: right;">ZIPCODE <b>22603</b></div>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>2432 Berryville Pike #178 Winchester, VA</b> <div style="text-align: right;">ZIPCODE <b>22603</b></div>
County of Residence or of the Principal Place of Business: <b>Frederick</b>		County of Residence or of the Principal Place of Business: <b>Frederick</b>
Mailing Address of Debtor (if different from street address) <div style="text-align: right;">ZIPCODE</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIPCODE</div>
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right;">ZIPCODE</div>		
<p style="text-align: center;"><b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>	<p style="text-align: center;"><b>Nature of Business</b> (Check <b>one</b> box.)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <p style="text-align: center;"><b>Tax-Exempt Entity</b> (Check box, if applicable.)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p style="text-align: center;"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.)</p> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <p style="text-align: center;"><b>Nature of Debts</b> (Check one box.)</p> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<p style="text-align: center;"><b>Filing Fee</b> (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<p style="text-align: center;"><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p><b>Check if:</b></p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. <p>-----</p> <p><b>Check all applicable boxes:</b></p> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<p><b>Statistical/Administrative Information</b></p> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<p>Estimated Number of Creditors</p> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
<p>Estimated Assets</p> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<p>Estimated Liabilities</p> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Kallam, Michael S &amp; Kallam, Judy L.</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: right;"><b>X /s/ Deanna Tubandt</b> <span style="float: right;"><b>11/30/09</b></span></p> <p style="text-align: right; font-size: small;">Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p>		
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b>			
(Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>			
(Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____			
(Name of landlord or lessor that obtained judgment)			
_____			
(Address of landlord or lessor)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

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

Name of Debtor(s):

**Kallam, Michael S & Kallam, Judy L.**

**Signatures**

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

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

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State 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.

/s/ Michael S Kallam

Signature of Debtor

**Michael S Kallam**

/s/ Judy L. Kallam

Signature of Joint Debtor

**Judy L. Kallam**

**(540) 664-7969**

Telephone Number (If not represented by attorney)

**November 30, 2009**

Date

**Signature of a Foreign Representative**

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

(Check only **one** box.)

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

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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

/s/ Deanna Tubandt

Signature of Attorney for Debtor(s)

**Deanna Tubandt 38130  
Deanna Tubandt, Attorney  
2281 Valley Ave.  
Winchester, VA 22601  
(540) 450-3328  
Deanna@Tubandt.com**

**November 30, 2009**

Date

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

**Signature of Non-Attorney Petition Preparer**

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

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

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

Address

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

Date

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

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

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

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

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

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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

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

**IN RE:**

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

**Kallam, Michael S & Kallam, Judy L.**

Chapter **7**

Debtor(s)

**SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	4	\$ 55,459.49		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		\$ 65,414.27	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 52,062.97	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 13,999.99
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 13,952.00
<b>TOTAL</b>		<b>21</b>	<b>\$ 55,459.49</b>	<b>\$ 117,477.24</b>	

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

**IN RE:**

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

**Kallam, Michael S & Kallam, Judy L.**

Chapter **7**

Debtor(s)

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

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

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

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

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

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>13,999.99</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>13,952.00</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>5,440.87</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ <b>32,489.27</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ <b>0.00</b>
4. Total from Schedule F	\$ <b>52,062.97</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ <b>84,552.24</b>

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

**IN RE Kallam, Michael S & Kallam, Judy L.** Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE A - REAL PROPERTY**

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

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

**TOTAL 0.00**

(Report also on Summary of Schedules)

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) (If known)

**SCHEDULE B - PERSONAL PROPERTY**

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>Cash on Hand</b>	<b>J</b>	<b>23.00</b>
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.		<b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b> <b>Summit Community Bank Acct 4605</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b> <b>Summit Community Bank, Acct # 8804</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b> <b>J</b> <b>J</b>	<b>36.00</b> <b>700.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>Air Compressor</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b>	<b>75.00</b>
		<b>Bedroom DVD player</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b>	<b>50.00</b>
		<b>Buffet</b> <b>Property Subject to IRS And State Income Liens for Unpaid Taxes for 2007 and 2008.</b>	<b>J</b>	<b>25.00</b>
		<b>Clothes Washer</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b>	<b>50.00</b>
		<b>Dining Room table and chairs</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b>	<b>50.00</b>
		<b>Dishware, Pots, Silverware</b>	<b>J</b>	<b>100.00</b>
		<b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>		
		<b>Dryer</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b>	<b>50.00</b>
		<b>Freezer</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b>	<b>60.00</b>
		<b>Garage tools</b> <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b>	<b>J</b>	<b>99.99</b>

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

IN RE Kallam, Michael S & Kallam, Judy L. Debtor(s) Case No. \_\_\_\_\_ (If known)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		<b>Generator</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	450.00
		<b>Kitchen table and chairs</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	50.00
		<b>Living Room Chair</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	10.00
		<b>Living Room Couch</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	50.00
		<b>Living Room Misc. Electronics (TV; Laptop; Stereo; Wii)</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	335.50
		<b>Living Room TV</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	25.00
		<b>Office Chair</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	5.00
		<b>Office Desk</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	10.00
		<b>Push Mower</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	10.00
		<b>Refrigerator</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	50.00
		<b>Small Appliances for Kitchen</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	25.00
		<b>Spare bedframe and mattress</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	25.00
		<b>Spare bedroom dressers</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	25.00
		<b>Yard Vac</b> Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.	J	50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			



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

IN RE Kallam, Michael S & Kallam, Judy L. Debtor(s) Case No. \_\_\_\_\_ (If known)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6. Wearing apparel.	<b>X</b>			
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issue.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			

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

IN RE Kallam, Michael S & Kallam, Judy L. Debtor(s) Case No. \_\_\_\_\_ (If known)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<p><b>1987 Dodge Pickup No Lien Purchased in Summer of 2008 for \$100 Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b></p> <p><b>1998 Plymouth Neon Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b></p> <p><b>2004 Volvo Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b></p>	J  J  J	100.00  2,000.00  12,925.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		<p><b>2001 Freight Liner Classic Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b></p>	J	17,995.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		<p><b>1991 Mobile Home Summit. VIN H91591GRL Subject to lien with Vanderbilt of approximately \$21,000 Value determined by researching comparable mobile homes for sale in the area. Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b></p>	J	20,000.00
		<p><b>Garnished Funds Presently Held By Summit Community Bank On Behalf of Winchester Medical Center Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b></p>	W	0.00
<b>TOTAL</b>				<b>55,459.49</b>

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0 continuation sheets attached

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

B6C (Official Form 6C) (12/07)

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) \_\_\_\_\_ (If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  Check if debtor claims a homestead exemption that exceeds \$136,875.  
 (Check one box)

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Cash on Hand	CV § 34-4	23.00	23.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Summit Community Bank Acct 4605	CV § 34-4	36.00	36.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Summit Community Bank, Acct # 8804	CV § 34-4	700.00	700.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Air Compressor	CV § 34-26(4a)	75.00	75.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Bedroom DVD player	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Buffet	CV § 34-26(4a)	25.00	25.00
Property Subject to IRS And State Income Liens for Unpaid Taxes for 2007 and 2008.			
Clothes Washer	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Dining Room table and chairs	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Dishware, Pots, Silverware	CV § 34-26(4a)	100.00	100.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Dryer	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Freezer	CV § 34-26(4a)	60.00	60.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Garage tools	CV § 34-26(4a)	99.99	99.99
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Generator	CV § 34-26(4a)	450.00	450.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Kitchen table and chairs	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Living Room Chair	CV § 34-26(4a)	10.00	10.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.			
Living Room Couch	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income			

B6C (Official Form 6C) (12/07) - Cont.

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) \_\_\_\_\_ (If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT  
 (Continuation Sheet)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
liens for unpaid taxes for 2007 and 2008. Living Room Misc. Electronics (TV; Laptop; Stereo; Wii)	CV § 34-26(4a)	335.50	335.50
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Living Room TV	CV § 34-26(4a)	25.00	25.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Office Chair	CV § 34-26(4a)	5.00	5.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Office Desk	CV § 34-26(4a)	10.00	10.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Push Mower	CV § 34-26(4a)	10.00	10.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Refrigerator	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Small Appliances for Kitchen	CV § 34-26(4a)	25.00	25.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Spare bedframe and mattress	CV § 34-26(4a)	25.00	25.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Spare bedroom dressers	CV § 34-26(4a)	25.00	25.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. Yard Vac	CV § 34-26(4a)	50.00	50.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. 1987 Dodge Pickup No Lien Purchased in Summer of 2008 for \$100	CV § 34-4	1.00	100.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. 1998 Plymouth Neon	CV § 34-26(8)	2,000.00	2,000.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. . 2004 Volvo	CV § 34-4	1.00	12,925.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. 2001 Freight Liner Classic	CV § 34-4 CV § 34-26(7) CV § 34-26(8)	1.00 10,000.00 2,000.00	17,995.00
Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008. 1991 Mobile Home Summit. VIN H91591GRL Subject to lien with Vanderbilt of	CV § 11-28 CV § 34-4	1.00 1.00	20,000.00

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B6C (Official Form 6C) (12/07) - Cont.

IN RE Kallam, Michael S & Kallam, Judy L. Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT  
(Continuation Sheet)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<p><b>approximately \$21,000</b>  <b>Value determined by researching comparable mobile homes for sale in the area.</b>  <b>Property subject to IRS and state income liens for unpaid taxes for 2007 and 2008.</b></p>			

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) (If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>Internal Revenue Service Atlanta, GA 39901</b>	<b>J</b>	<b>2007 Income Tax, interest &amp; penalties This balance is also a priority debt</b>				<b>9,377.08</b>	<b>9,377.08</b>
VALUE \$							
ACCOUNT NO. <b>Internal Revenue Service Atlanta, GA 39901</b>	<b>J</b>	<b>2008 Federal Income Tax &amp; Self-Employment Tax</b>				<b>5,087.64</b>	<b>5,087.64</b>
VALUE \$							
ACCOUNT NO. <b>747065</b> <b>Vanderbilt P.O. Box 9800 Maryville, TN 37802</b>	<b>J</b>	<b>Purchase Mobile Home</b>				<b>22,318.41</b>	<b>2,318.41</b>
VALUE \$ <b>20,000.00</b>							
ACCOUNT NO. <b>Virginia Dept. Of Revenue PO Box 760 Richmond, VA 23218-0760</b>	<b>J</b>	<b>2007 State Income Tax, Interest, &amp; Penalties. This claim is also a priority debt</b>				<b>2,265.89</b>	<b>2,265.89</b>
VALUE \$							
			Subtotal (Total of this page)			<b>\$ 39,049.02</b>	<b>\$ 19,049.02</b>
			Total (Use only on last page)			\$	\$

1 continuation sheets attached

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

B6D (Official Form 6D) (12/07) - Cont.

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) (If known)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>Virginia Dept. Of Revenue PO Box 760 Richmond, VA 23218-0760</b>	<b>J</b>	<b>2008 State Income Tax, Interest, Penalties This claim is also a priority debt</b>				<b>1,218.00</b>	<b>1,218.00</b>
		VALUE \$					
ACCOUNT NO. <b>5023740853416-9001</b> <b>Wells Fargo P.O. Box 29704 Phoenix, AZ 85038-9704</b>	<b>J</b>	<b>07/10/07 Purchase Volvo</b>				<b>25,147.25</b>	<b>12,222.25</b>
		VALUE \$ <b>12,925.00</b>					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
						Subtotal (Total of this page)	\$ <b>26,365.25</b> \$ <b>13,440.25</b>
						Total (Use only on last page)	\$ <b>65,414.27</b> \$ <b>32,489.27</b>

Sheet no. 1 of 1 continuation sheets attached to  
 Schedule of Creditors Holding Secured Claims

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

B6E (Official Form 6E) (12/07)

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
Debtor(s) (If known)

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

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

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

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

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

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

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

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

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

- Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- Deposits by individuals**  
Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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

0 continuation sheets attached

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. <b>Apple Blossom Family Practice</b> <b>2913 Valley Ave.</b> <b>Winchester, VA 22601</b>	<b>J</b>	<b>Medical Services, Date Unknown</b>				<b>27.38</b>
ACCOUNT NO. <b>4791-0704-0160-5009</b> <b>Aspire</b> <b>P. O. Box 23007</b> <b>Columbus, GA 31902-3007</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>638.02</b>
ACCOUNT NO. <b>4888-9210-1214-6201</b> <b>Bank Of America</b> <b>P.O. Box 15710</b> <b>Wilmington, DE 19886-5710</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>420.86</b>
ACCOUNT NO. <b>951744005794237</b> <b>Beneficial Finance</b> <b>P. O. Box 17574</b> <b>Baltimore, MD 21297-1574</b>		<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>3,298.59</b>

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4 continuation sheets attached

Subtotal (Total of this page) \$ **4,384.85**

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

\$

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) \_\_\_\_\_ (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT		AMOUNT OF CLAIM
			UNLIQUIDATED	DISPUTED	
ACCOUNT NO. <b>951744005753985</b> <b>Beneficial Finance</b> <b>P. O. Box 17574</b> <b>Baltimore, MD 21297-1574</b>	<b>W</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>			<b>3,145.01</b>
ACCOUNT NO. <b>4121-7416-7270-2151</b> <b>Capital One</b> <b>P. O. Box 70884</b> <b>Charlotte, NC 28272-0884</b>	<b>H</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>			<b>988.17</b>
ACCOUNT NO. <b>4862-3623-0453-3196</b> <b>Capital One</b> <b>P. O. Box 70884</b> <b>Charlotte, NC 28272-0884</b>	<b>W</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>			<b>2,438.32</b>
ACCOUNT NO. <b>Children's Heart Institute</b> <b>PO Box 10066</b> <b>McLean, VA 22102</b>	<b>J</b>	<b>2009 - Medical Service</b>			<b>167.75</b>
ACCOUNT NO. <b>Chrysler Financial</b> <b>PO Box 551080</b> <b>Jacksonville, FL 32255</b>	<b>J</b>	<b>2009 - Deficiency from repossession.</b>			<b>16,247.00</b>
ACCOUNT NO. <b>674604140199711</b> <b>Citi Financial</b> <b>P.O. Box 6931</b> <b>The Lakes, NV 88901</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>			<b>2,808.34</b>
ACCOUNT NO. <b>Dermatology Associates</b> <b>1514 Amherst St.</b> <b>Winchester, VA 22601-2803</b>	<b>J</b>	<b>2009 - Medical</b>			<b>67.55</b>

Sheet no. 1 of 4 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **25,862.14**

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

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Discover Fin SVC</b> <b>PO Box 15316</b> <b>Wilmington, DE 19850</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>7,500.00</b>
ACCOUNT NO. <b>EXXMBL Citi</b> <b>PO Box 6497</b> <b>Sioux Falls, SD 57117</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>1,800.00</b>
ACCOUNT NO. <b>9348625</b> <b>Fairfax Country Federal Credit Union</b> <b>P.O. Box 1300</b> <b>Fairfax, VA 22038</b>	<b>J</b>	<b>Time Share at Massanutten</b>				<b>1,344.41</b>
ACCOUNT NO. <b>4869-5574-6902-9343</b> <b>First Premier Bank</b> <b>P.O. Box 5147</b> <b>Sioux Falls, SD 57117</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>374.45</b>
ACCOUNT NO. <b>GEMB/JCP</b> <b>PO Box 981402</b> <b>El Paso, TX</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>600.00</b>
ACCOUNT NO. <b>GEMB/Old Navy</b> <b>PO BOx 981400</b> <b>El Paso, TX 79998</b>	<b>J</b>	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>400.00</b>
ACCOUNT NO. <b>Harrisonburg Cytology Services</b> <b>1891 Virginia Ave.</b> <b>Harrisonburg, VA 22802-8374</b>	<b>J</b>	<b>2009 - Medical</b>				<b>61.80</b>

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **12,080.66**

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

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) \_\_\_\_\_ (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HSBC Bank</b> <b>PO Box 5253</b> <b>Carol STreatm, IL 60197</b>	J	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>681.00</b>
ACCOUNT NO. <b>Julia Kallum</b> <b>265 Shamrock Dr.</b> <b>Ridgeway, VA 24148</b>						
ACCOUNT NO. <b>Lowes Consumer Credit Card</b> <b>PO Box 1111</b> <b>North Wilkesboro, NC 28656</b>	J	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>603.91</b>
ACCOUNT NO. <b>Midland Credit Management, Inc.</b> <b>PO Box 60578</b> <b>Los Angeles, CA 22603-5874</b>						
ACCOUNT NO. <b>3485372</b> <b>Piedmont Medical Lab</b> <b>333 West Cork St.Suite 215</b> <b>Winchester, VA 22061</b>	J	<b>2009 Medical</b>				<b>29.70</b>
ACCOUNT NO. <b>3527129</b> <b>Piedmont Medical Lab</b> <b>333 West Cork St.Suite 215</b> <b>Winchester, VA 22061</b>						
ACCOUNT NO. <b>Receivable Performance Management LLC</b> <b>20816 44th Ave. W</b> <b>Lynwood, WA 98036</b>	J	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>685.27</b>

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

Subtotal  
(Total of this page) \$ **4,456.28**

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

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
 Debtor(s) \_\_\_\_\_ (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>State Farm Bank, FSB</b> <b>PO BOX 2316</b> <b>Bloomington, IL 61702</b>	J	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>3,693.69</b>
ACCOUNT NO. <b>Target National Bank</b> <b>PO BOx 673</b> <b>Minneapolis, MN 55440-0673</b>	J	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.</b>				<b>unknown</b>
ACCOUNT NO. <b>United Bank</b> <b>PO Box 998</b> <b>Stephens City, VA 22655-0998</b>	J	<b>Revolving Credit Card Charges Incurred Over The Past Several Years.Unknown - On Credit Report</b>				<b>unknown</b>
ACCOUNT NO. <b>9651646</b> <b>Valley Health</b> <b>1840 Amherst Street</b> <b>Winchester, VA 22601-2808</b>	J	<b>2009 - Medical</b>				<b>466.30</b>
ACCOUNT NO. <b>9784048</b> <b>Valley Health</b> <b>1840 Amherst St.</b> <b>Winchester, VA 22601-2808</b>	J	<b>2009 Medical</b>				<b>337.01</b>
ACCOUNT NO. <b>Winchester Cardiology &amp; Vascular</b> <b>136 Linden Dr. Suite 104</b> <b>Winchester, VA 22601-6900</b>	J	<b>2009 - Medical Services for Jamie Marion</b>				<b>69.29</b>
ACCOUNT NO. <b>MC02-004</b> <b>Woodstone Owners Association</b> <b>P.O. Box 1227</b> <b>Harrisonburg, VA 22801</b>	J	<b>2008-2009 Home Owner's Association Fees</b>				<b>712.75</b>

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

Subtotal  
(Total of this page) \$ **5,279.04**

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  
 Total  
 \$ **52,062.97**

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
Debtor(s) (If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p><b>Blue Ridge Mobile Homes Winchester, VA</b></p>	<p><b>Lot Rent</b></p>

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

IN RE Kallam, Michael S & Kallam, Judy L. Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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

IN RE Kallam, Michael S & Kallam, Judy L. Case No. \_\_\_\_\_  
Debtor(s) (If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

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

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 30, 2009 Signature: /s/ Michael S Kallam  
**Michael S Kallam** Debtor

Date: November 30, 2009 Signature: /s/ Judy L. Kallam  
**Judy L. Kallam** (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

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

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

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_ Social Security No. (Required by 11 U.S.C. § 110.)  
*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

Signature of Bankruptcy Petition Preparer \_\_\_\_\_ Date \_\_\_\_\_

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

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

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

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

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

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

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

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

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



United States Bankruptcy Court  
Western District of Virginia

IN RE:

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

Kallam, Michael S & Kallam, Judy L.

Chapter 7

Debtor(s)

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (Note: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ 141,321.00

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ 11,776.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

- 3. Net Employee Payroll (Other Than Debtor) \$ \_\_\_\_\_
- 4. Payroll Taxes \$ \_\_\_\_\_
- 5. Unemployment Taxes \$ \_\_\_\_\_
- 6. Worker's Compensation \$ \_\_\_\_\_
- 7. Other Taxes \$ \_\_\_\_\_
- 8. Inventory Purchases (Including raw materials) \$ \_\_\_\_\_
- 9. Purchase of Feed/Fertilizer/Seed/Spray \$ \_\_\_\_\_
- 10. Rent (Other than debtor's principal residence) \$ \_\_\_\_\_
- 11. Utilities \$ \_\_\_\_\_
- 12. Office Expenses and Supplies \$ \_\_\_\_\_
- 13. Repairs and Maintenance \$ \_\_\_\_\_
- 14. Vehicle Expenses \$ 9,957.00
- 15. Travel and Entertainment \$ \_\_\_\_\_
- 16. Equipment Rental and Leases \$ \_\_\_\_\_
- 17. Legal/Accounting/Other Professional Fees \$ \_\_\_\_\_
- 18. Insurance \$ \_\_\_\_\_
- 19. Employee Benefits (e.g., pension, medical, etc.) \$ \_\_\_\_\_
- 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): \$ \_\_\_\_\_

21. Other (Specify): \$ \_\_\_\_\_

22. Total Monthly Expenses (Add items 3-21) \$ 9,957.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME**

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 1,819.00

United States Bankruptcy Court
Western District of Virginia

IN RE:

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

Kallam, Michael S & Kallam, Judy L.

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

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.

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

1. Income from employment or operation of business

None [ ] State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

Table with 2 columns: AMOUNT, SOURCE. Rows include: 33,359.00 2007, Judy, W-2 Wages; 41,666.00 2007, Michael, Self-Employed Trucker; 35,427.00 2008, Judy, W-2 Wages; 32,427.00 2008, Michael, Self-Employed Trucker; 35,120.00 2009, Judy, Year to Date - W-2 Wages; 123,428.00 2009, Michael, Through October, Self-Employed Trucker, Gross, Before Expenses

2. Income other than from employment or operation of business

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

Table with 2 columns: AMOUNT, SOURCE. Row includes: 4,000.00 2008 Retirement Withdrawal, Judy Kallam

**3. Payments to creditors**

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

None  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT	AMOUNT
		PAID	STILL OWING
<b>Secured Creditors Only</b>		<b>0.00</b>	<b>0.00</b>
<b>Regular Monthly Payments</b>			

None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Winchester Medical Center, Inc. v. Judy Lynn Kallam V09-3393</b>	<b>Warrant in Debt</b>	<b>Winchester, Virginia General District</b>	<b>Judgment</b>
<b>Winchester Medical Center, Inc. v. Judy Lynn Kallam V09-3393</b>	<b>Garnishment</b>	<b>Winchester, Virginia General District Court</b>	<b>Pending. Return Date 4/15/09</b>

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

**5. Repossessions, foreclosures and returns**

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Chrysler Financial PO Box 9001921 Louisville, KY 40290-1921</b>	<b>7/11/09</b>	<b>Vehicle: Dodge Charger. Sold for \$18,500. Deficiency balance \$16,247.10</b>

**6. Assignments and receiverships**

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

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

**7. Gifts**

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

**8. Losses**

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

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
<b>Roof on Debtors' Home. Claim is Pending With State Farm. Debtors' Deductible is \$500.</b>	<b>Damge from Wind and Trees</b>	

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Deanna Tubandt 2281 Valley Ave. Winchester, VA 22601</b>	<b>7/10/09</b>	<b>500.00</b>
<b>Deanna Tubandt 2281 Valley Ave. Winchester, VA 22601</b>	<b>11/15/09</b>	<b>749.00</b>
<b>Consumer Credit Counseling Serv. Atlanta 100 Edgewood Ave. Suite 1800 Atlanta, GA</b>		<b>50.00</b>

**10. Other transfers**

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

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

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

**12. Safe deposit boxes**

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

**13. Setoffs**

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

**14. Property held for another person**

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



**15. Prior address of debtor**

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



**16. Spouses and Former Spouses**

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



**17. Environmental Information**

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

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

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

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

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



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



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



**18. Nature, location and name of business**

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

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

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

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

NAME  
**SRC Trucking**

ADDRESS  
**2432-178 Berryville Pike  
Winchester, CA 22603**

NATURE OF  
BUSINESS  
**Trucking**

BEGINNING AND  
ENDING DATES  
**2001 - through  
present**

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



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

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

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

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

NAME AND ADDRESS DATES SERVICES RENDERED  
**ATBS Truck Tax**  
**555 Zang St. Suite 400**  
**Lakewood, CO 80228**

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.

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.

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

**20. Inventories**

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

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

**21. Current Partners, Officers, Directors and Shareholders**

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

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

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

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

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

**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

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

**25. Pension Funds.**

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

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*[If completed by an individual or individual and spouse]*

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

Date: **November 30, 2009** Signature /s/ Michael S Kallam  
of Debtor **Michael S Kallam**

Date: **November 30, 2009** Signature /s/ Judy L. Kallam  
of Joint Debtor **Judy L. Kallam**  
(if any)

0 continuation pages attached

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

B8 (Official Form 8) (12/08)

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

**IN RE:**

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

**Kallam, Michael S & Kallam, Judy L.**

Chapter **7**

Debtor(s)

**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	
<b>Creditor's Name:</b> <b>Vanderbilt</b>	<b>Describe Property Securing Debt:</b> <b>1991 Mobile Home Summit. VIN H91591GRL</b>
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained  If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <b>Retain and pay pursuant to contract</b> _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is <i>(check one)</i> : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
<b>Creditor's Name:</b> <b>Wells Fargo</b>	<b>Describe Property Securing Debt:</b> <b>2004 Volvo</b>
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained  If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <b>Retain and pay pursuant to contract</b> _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is <i>(check one)</i> : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> 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		
<b>Lessor's Name:</b> <b>Blue Ridge Mobile Homes</b>	<b>Describe Leased Property:</b> <b>Lot Rent</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Property No. 2 (if necessary)		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

\_\_\_\_ continuation sheets attached *(if any)*

**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: **November 30, 2009**

/s/ Michael S Kallam  
Signature of Debtor

/s/ Judy L. Kallam  
Signature of Joint Debtor



United States Bankruptcy Court  
Western District of Virginia

IN RE:

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

Kallam, Michael S & Kallam, Judy L.

Chapter 7

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

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

Date: November 30, 2009

Signature: /s/ Michael S Kallam  
Michael S Kallam

Debtor

Date: November 30, 2009

Signature: /s/ Judy L. Kallam  
Judy L. Kallam

Joint Debtor, if any

ALLIED INTERSTATE  
3000 CORPORATE EXCHANGE DR. 5TH FL  
COLUMBUS, OH 43231

APPLE BLOSSOM FAMILY PRACTICE  
2913 VALLEY AVE.  
WINCHESTER, VA 22601

ASPIRE  
P. O. BOX 23007  
COLUMBUS, GA 31902-3007

BANK OF AMERICA  
P.O. BOX 15710  
WILMINGTON, DE 19886-5710

BENEFICIAL FINANCE  
P. O. BOX 17574  
BALTIMORE, MD 21297-1574

CAPITAL MANAGEMENT SERVICES, LP  
726 EXCHANGE STREET. SUITE 700  
BUFFALO, NY 14210

CAPITAL ONE  
P. O. BOX 70884  
CHARLOTTE, NC 28272-0884

CHILDREN'S HEART INSTITUTE  
PO BOX 10066  
MCLEAN, VA 22102

CHRYSLER FINANCIAL  
PO BOX 551080  
JACKSONVILLE, FL 32255

CITI FINANCIAL  
P.O. BOX 6931  
THE LAKES, NV 88901

DERMATOLOGY ASSOCIATES  
1514 AMHERST ST.  
WINCHESTER, VA 22601-2803

DISCOVER FIN SVC  
PO BOX 15316  
WILMINGTON, DE 19850

DONALD E. COULTER, PC  
7900 SUDLEY ROAD, SUITE 608  
MANASSAS, VA 20109-2806

ENCORE  
PO BOX 3330  
400 N. ROGERS RD.  
OLATHE, KS 66063-3330

EXXMBL CITI  
PO BOX 6497  
SIOUX FALLS, SD 57117

FAIRFAX COUNTRY FEDERAL CREDIT UNION  
P.O. BOX 1300  
FAIRFAX, VA 22038

FIRST PREMIER BANK  
P.O. BOX 5147  
SIOUX FALLS, SD 57117

FMS  
PO BOX 707600  
TULSA, OK 74170-7600

FMS INC  
PO BOX 707600  
TULSA, OK 74170-7600

GEMB/OLD NAVY  
PO BOX 981400  
EL PASO, TX 79998

HARRISONBURG CYTOLOGY SERVICES  
1891 VIRGINIA AVE.  
HARRISONBURG, VA 22802-8374

HSBC BANK  
PO BOX 5253  
CAROL STREATM, IL 60197

INTERNAL REVENUE SERVICE  
ATLANTA, GA 39901

J.L. WALSTON & ASSOCIATES, INC.  
326 S. MAIN ST.  
EMPORIA, VA 23847

JULIA KALLUM  
265 SHAMROCK DR.  
RIDGWAY, VA 24148

LOWES CONSUMER CREDIT CARD  
PO BOX 1111  
NORTH WILKESBORO, NC 28656

LTD FINANCIAL SERVICES, LP  
PO BOX 630769  
HOUSTON, TX 77263-0769

MIDLAND CREDIT MANAGEMENT, INC.  
PO BOX 60578  
LOS ANGELES, CA 22603-5874

NCB MANAGEMENT SERVICES INC  
P.O. BOX 1099  
LANGHORNE, PA 19047

P. SCOTT LOWERY, P.C.  
SUITE 700  
4500 CHERRY CREEK DRIVE S  
DENVER, CO 80246

PIEDMONT MEDICAL LAB  
333 WEST CORK ST.SUITE 215  
WINCHESTER, VA 22061

PINNACLE RECOVERY, INC.  
P.O. BOX 130848  
CARLSBAD, CA 92013

PROFESSIONAL RECOVERY CONSULTANTS  
2700 MERIDIAN PARKWAY SUITE 200  
DURHAM, NC 27713-2204

RECEIVABLE PERFORMANCE MANAGEMENT LLC  
20816 44TH AVE. W  
LYNWOOD, WA 98036

SRA ASSOCIATSE OF NEW JERSEY, INC.  
401 MINNETONKA RD.  
HI NELLA, NJ 08083

STATE FARM BANK, FSB  
PO BOX 2316  
BLOOMINGTON, IL 61702

TARGET NATIONAL BANK  
PO BOX 673  
MINNEAPOLIS, MN 55440-0673

UNITED BANK  
PO BOX 998  
STEPHENS CITY, VA 22655-0998

VALLEY HEALTH  
1840 AMHERST STREET  
WINCHESTER, VA 22601-2808

VALLEY HEALTH  
1840 AMHERST ST.  
WINCHESTER, VA 22601-2808

VANDERBILT  
P.O. BOX 9800  
MARYVILLE, TN 37802

VIRGINIA DEPT. OF REVENUE  
PO BOX 760  
RICHMOND, VA 23218-0760

WELLS FARGO  
P.O. BOX 29704  
PHOENIX, AZ 85038-9704

WINCHESTER CARDIOLOGY & VASCULAR  
136 LINDEN DR. SUITE 104  
WINCHESTER, VA 22601-6900

WOODSTONE OWNERS ASSOCIATION  
P.O. BOX 1227  
HARRISONBURG, VA 22801

United States Bankruptcy Court  
Western District of Virginia

IN RE:

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

Kallam, Michael S & Kallam, Judy L.

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

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

For legal services, I have agreed to accept ..... \$ **950.00**

Prior to the filing of this statement I have received ..... \$ **950.00**

Balance Due ..... \$ **0.00**

2. The source of the compensation paid to me was:  Debtor  Other (specify):

3. The source of compensation to be paid to me is:  Debtor  Other (specify):

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

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

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

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

**Client Paid \$299 Filing Fee. Total Paid To Deanna Tubandt: \$1249**

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

CERTIFICATION

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

**November 30, 2009**

Date

**/s/ Deanna Tubandt**

Deanna Tubandt 38130  
Deanna Tubandt, Attorney  
2281 Valley Ave.  
Winchester, VA 22601  
(540) 450-3328  
Deanna@Tubandt.com

B201 (12/08)

UNITED STATES BANKRUPTCY COURT

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

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

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

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

**1. Services Available from Credit Counseling Agencies**

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

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

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

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

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

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

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

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

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



1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

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

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

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

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

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

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

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

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

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

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

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

**Certificate of the Debtor**

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

**Kallam, Michael S & Kallam, Judy L.**  
\_\_\_\_\_  
Printed Name(s) of Debtor(s)

**X /s/ Michael S Kallam** \_\_\_\_\_ **11/30/2009**  
Signature of Debtor Date

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

**X /s/ Judy L. Kallam** \_\_\_\_\_ **11/30/2009**  
Signature of Joint Debtor (if any) Date