

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

United States Bankruptcy Court
Western District of Arkansas

In re John Lawrence Smith
 Debtor

Case No. 5:12-bk-73427Chapter 7

SUMMARY OF SCHEDULES - AMENDED

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	2,000.00		
B - Personal Property	Yes	4	1,333,624.26		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		40,679,882.76	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	2			7,550.66
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,443.00
Total Number of Sheets of ALL Schedules		23			
Total Assets			1,335,624.26		
Total Liabilities				40,679,882.76	

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

In re John Lawrence Smith
Debtor

Case No. 5:12-bk-73427

Chapter 7

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

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

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

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

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

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

State the following:

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

State the following:

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

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

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1/4 interest in deceased parents real estate - 8 acres in Iona, Idaho worth \$8,000.00 (total)		-	2,000.00	0.00

Sub-Total > 2,000.00 (Total of this page)

Total > 2,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

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

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

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

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		pocket money	-	300.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Signature Bank checking account	-	22,011.98
		Commonwealth Bank - debtor had funds at this bank, and he has been trying to obtain these funds, but has been denied access to the funds. Debtor assumes that the funds have been offset	-	480.95
3. Security deposits with public utilities, telephone companies, landlords, and others.		standard utility deposits	-	Unknown
4. Household goods and furnishings, including audio, video, and computer equipment.		interest in home furnishings and household goods at debtor's place and at wife's place	-	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, pictures	-	900.00
6. Wearing apparel.		Debtor's clothing and accessories	-	950.00
7. Furs and jewelry.		Memorabilia rings and watches	-	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		shotgun, golf clubs	-	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		\$50k term life insurance with U of A	-	0.00
		\$1million Genworth term life insurance - owned by debtor's insurance trust - no cash value	-	0.00
10. Annuities. Itemize and name each issuer.		Jackson National Annuity with \$250,000 life insurance on debtor's life	-	2,757.18
			Sub-Total >	33,600.11
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

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

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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).)		debtor's interest in 529 plan (joint with non debtor wife); held FBO Samuel T. Smith; not property of the estate per 11 USC Sec 541(b)(5); last contribution more than six years prior to file date. Half interest is \$1,150.00	-	0.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Fidelity IRA (the funds in this account were rolled over from debtors 403(b) account in August, 2010)	-	612,580.55
		Deferred Comp Plan - empty, set up in JLS Consulting, LLC) to receive contributions	-	0.00
		TIAA-CREF pays \$226 per month, and pays in to 403 (b) Fidelity account , below	-	0.00
		U of A 403 (b) Fidelity	-	670,683.48
		IRA at Signature Bank	-	6,000.00
		Health Savings Account at Signature Bank	-	7,250.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		(See no. 18, Statement of Affairs; Debtor holds minority ownership in most of the entities listed. In each case, however, outstanding liabilities exceed assets, thus, Debtor's interest is worthless. Tax returns available for Trustee's review)	-	Unknown
		JLS Consulting, LLC (shown on Statement of Affairs, no. 18) maintains an ERISA qualified defined benefit pension plan; not property of the estate. Also, is a party to the contract with the University of Arkansas, and has a bank account at Signature Bank with \$1,999.98	-	1,999.98
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		6 days of paycheck from U of A	-	1,510.14
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
			Sub-Total >	1,300,024.15
			(Total of this page)	

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

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

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		1/4 interest in 8 acres of Idaho real estate owned by deceased parent; desert property; likely nominal value - see Sch. A	-	0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Pending counterclaim asserted in Terra Springs LLC vs Debtor	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
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.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
			Sub-Total >	0.00
			(Total of this page)	

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

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

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(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
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.		Personal Service Contract with the University of Arkansas	-	0.00
		Personal Service Contract with the Razorback Foundation	-	0.00
		Debtor has a Living Trust established 7/9/08 No assets have ever been put into this trust	-	0.00

Sub-Total >	0.00
(Total of this page)	
Total >	1,333,624.26

(Report also on Summary of Schedules)

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

B6C (Official Form 6C) (4/10)

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3) Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> pocket money	11 U.S.C. § 522(d)(5)	300.00	300.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u> Signature Bank checking account	11 U.S.C. § 522(d)(5)	7,964.88	22,011.98
<u>Household Goods and Furnishings</u> interest in home furnishings and household goods at debtor's place and at wife's place	11 U.S.C. § 522(d)(3)	5,000.00	5,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u> books, pictures	11 U.S.C. § 522(d)(3)	900.00	900.00
<u>Wearing Apparel</u> Debtor's clothing and accessories	11 U.S.C. § 522(d)(3)	950.00	950.00
<u>Furs and Jewelry</u> Memorabilia rings and watches	11 U.S.C. § 522(d)(4)	1,450.00	1,000.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u> shotgun, golf clubs	11 U.S.C. § 522(d)(5)	200.00	200.00
<u>Interests in Insurance Policies</u> \$50k term life insurance with U of A	11 U.S.C. § 522(d)(7)	100%	0.00
\$1million Genworth term life insurance - owned by debtor's insurance trust - no cash value	11 U.S.C. § 522(d)(7)	100%	0.00
<u>Annuities</u> Jackson National Annuity with \$250,000 life insurance on debtor's life	11 U.S.C. § 522(d)(8)	2,757.18	2,757.18
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> Fidelity IRA (the funds in this account were rolled over from debtors 403(b) account in August, 2010)	11 U.S.C. § 522(d)(12) 11 U.S.C. § 522(d)(10)(E)	612,580.55 100%	612,580.55
Deferred Comp Plan - empty, set up in JLS Consulting, LLC) to receive contributions	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(10)(E)	100% 100%	0.00
TIAA-CREF pays \$226 per month, and pays in to 403 (b) Fidelity account , below	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(12)	100% 100%	0.00
U of A 403 (b) Fidelity	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(10)(E)	670,683.48 100%	670,683.48
IRA at Signature Bank	11 U.S.C. § 522(d)(12)	6,000.00	6,000.00
Health Savings Account at Signature Bank	11 U.S.C. § 522(d)(12)	7,250.00	7,250.00

B6C (Official Form 6C) (4/10) -- Cont.

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Interests in Partnerships or Joint Ventures</u> JLS Consulting, LLC (shown on Statement of Affairs, no. 18) maintains an ERISA qualified defined benefit pension plan; not property of the estate. Also, is a party to the contract with the University of Arkansas, and has a bank account at Signature Bank with \$1,999.98	11 U.S.C. § 522(d)(5)	1,999.98	1,999.98
<u>Accounts Receivable</u> 6 days of paycheck from U of A	11 U.S.C. § 522(d)(5)	1,510.14	1,510.14

Total:	2,602,810.24	1,333,143.31
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Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

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

In re John Lawrence Smith
Debtor

Case No. 5:12-bk-73427

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)								
Total (Report on Summary of Schedules)							0.00	0.00

0 continuation sheets attached

In re John Lawrence SmithCase No. 5:12-bk-73427Debtor**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED**

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

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

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

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

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

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

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

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

 Domestic support obligations

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

 Extensions of credit in an involuntary case

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

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

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

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

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

 Commitments to maintain the capital of an insured depository institution

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

 Claims for death or personal injury while debtor was intoxicated

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

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

B6E (Official Form 6E) (4/10) - Cont.

In re John Lawrence Smith
Debtor

Case No. 5:12-bk-73427

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

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Department Finance & Admin P O Box 2144 Little Rock, AR 72203-2144	-	-	Debtor is unaware of any outstanding tax liability but lists the State as a precaution and for purpose of notice				Unknown	Unknown
Account No. Internal Revenue Service Special Procedures 700 West Capitol Stop 5700 LIT Little Rock, AR 72201	-	-	Debtor is unaware of any outstanding tax liability but lists the USA as a precaution and for purpose of notice				Unknown	Unknown
Account No. Kentucky Department of Revenue 501 High Street Frankfort, KY 40620	-	-	Debtor is unaware of any outstanding tax liability but lists the State as a precaution and for purpose of notice				Unknown	Unknown
Account No. Utah State Tax Commission 210 N 1950 West Salt Lake City, UT 84134	-	-	Debtor is unaware of any outstanding tax liability but lists the State as a precaution and for purpose of notice				Unknown	Unknown
Account No. 								

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

Subtotal (Total of this page)	0.00	0.00
Total (Report on Summary of Schedules)	0.00	0.00

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

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor

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

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. ***1006 American Express P O Box 981535 El Paso, TX 79998-1535		-					10,810.43
Account No. Branch Banking & Trust One Riverfront Plaza Louisville, KY 40202	X	-		X	X	X	15,000,000.00
Account No. Canfield Development 11800 Brinley #201 Louisville, KY 40243		-					Unknown
Account No. Citizens Union Bank 11436 Cronhill Drive Owings Mills, MD 21117	X	-					Unknown
Subtotal (Total of this page)							15,010,810.43

4 continuation sheets attached

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

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. CMS c/o Canfield Dev 11800 Brinley #201 Louisville, KY 40243		-	listed here pursuant to his co-liability on certain debts with Debtor.			Unknown	
Account No. Commonwealth Bank & Trust 4912 US Hwy 42 Louisville, KY 40222		-	secured by property owned by non-debtor spouse			490,359.00	
Account No. Fahar Juneja 6510 Glenridge Park Place Suite 8 Louisville, KY 40222		-	Notice Only	X	X	X	Unknown
Account No. Fifth Third Bank P O Box 740778 Cincinnati, OH 45274-0778	X	-				50,000.00	
Account No. First Citizens Bank P O Box 1630 Elizabethtown, KY 42702-1630	X	-	Texas Roadhouse debt of \$233,000, and additional debt for other entities in unknown amounts			233,000.00	
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	773,359.00	

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

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	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	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. GJ Hart Wolfpen Branch Road Prospect, KY 40059	-		listed here pursuant to his co-liability on certain debts with Debtor.	X	X	X	0.00	
Account No. John D. Rhodes III 11800 Brinley Louisville, KY 40243	-		listed here pursuant to his co-liability on certain debts with Debtor.	X	X	X	0.00	
Account No. John D. Rhodes Trustee of the John D Rhodes Trust 3615 Woodside Place Louisville, KY 40222	-		judgment entered April 2012				865,197.68	
Account No. John R. Mason 5109 Spring Farm Road Prospect, KY 40059	-		listed here pursuant to his co-liability on certain debts with Debtor. - Mason filed his own Ch 7 bankruptcy in Kentucky and has received a discharge of his debts	X	X	X	0.00	
Account No. John Rhodes Ltd Fam Part c/o William G Strench 400 W Market Street, 32nd Floo Louisville, KY 40202-3363	-		listed here pursuant to the Partnership's co-liability on certain debts with Debtor.	X	X	X	0.00	
Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	865,197.68

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

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. John S. Bouchillon 25 Stonebridge Rod Louisville, KY 40207	-	listed here pursuant to his co-liability on certain debts with Debtor	X	X	X	0.00
Account No. Judy Hoge Lloyd & McDaniel, PLC P.O. Box 23200 Louisville, KY 40223-0306	-	listed for Notice purposes.....she serves as attorney for Stock Yards Bank in litigation against debtor	X	X	X	0.00
Account No. King Southern Bank 911 Blankenbaker Parkway Louisville, KY 40243	X -	liability of Terra Acquisitions, with personal guarantee of debtor and others	X	X	X	902,000.00
Account No. Mushtaque Juneja c/o Richard Segal 500 West Jefferson Street Suite 2100 Louisville, KY 40202	-	debtor acknowledges debt of \$200,000, but disputes any amount over that	X	X	X	200,000.00
Account No. R Stephen Canfield 7501 Wolf Pen Branch Road Prospect, KY 40059	-	listed here pursuant to his co-liability on certain debts with Debtor.	X	X	X	0.00
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	1,102,000.00

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

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. Republic Bank P O Box 90119 Louisville, KY 40295	X	-	debt of Terra Ventures, personally guaranteed by debtor and others - this debt is secured by a condo titles in Terra Ventures			2,000,000.00	
Account No. RLBB Acquisition, LLC c/o Stoll Keenon Ogden PLLC 500 W Jefferson Suite 2000 Louisville, KY 40202	-	-	this entity purchased the debt of Beech Spring Farm	X	X	X	600,000.00
Account No. Stockyards Bank & Trust P O Box 39511 Louisville, KY 40233	X	-	debt of Terra Ventures, personally guaranteed by debtor and others				328,515.65
Account No. Terra Acquisitions II, LLC 11800 Brinley Suite 201 Louisville, KY 40243	-	-	Notice Only (involving debts to Branch Banking Trust and Republic Bank)				0.00
Account No. Terra Springs, LLC c/o P Cummins & M Winters Frost Brown Todd 400 W Market St, 32nd Floor Louisville, KY 40202	-	-	do't know how much is claimed by this creditor	X	X	X	20,000,000.00
Subtotal (Total of this page)						22,928,515.65	
Total (Report on Summary of Schedules)						40,679,882.76	
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							

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

In re John Lawrence SmithCase No. 5:12-bk-73427Debtor**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED**

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.
Board of Trustees of U of A P O Box 7777 Fayetteville, AR 72702	personal service contract
Chris & Kerry Bradley	lease of 4586 Caddo Lane, Fayetteville, AR 72704, at \$3,500 per month - expires February 28, 2012
Links at Springdale, Phase II	residential lease for 1717 Pasatiempo, Apt. 2, Springdale, AR
Razorback Foundation 1295 South Razorback Road Suite A Fayetteville, AR 72701	Personal services contract

0

_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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

In re John Lawrence SmithCase No. 5:12-bk-73427Debtor**SCHEDULE H - CODEBTORS - AMENDED**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
GJ Hart 6040 Dutchman's Lane Suite 200 Louisville, KY 40205	First Citizens Bank P O Box 1630 Elizabethtown, KY 42702-1630
GJ Hart 6040 Dutchman's Lane Suite 200 Louisville, KY 40205	Branch Banking & Trust One Riverfront Plaza Louisville, KY 40202
GJ Hart 6040 Dutchman's Lane Suite 200 Louisville, KY 40205	King Southern Bank 911 Blankenbaker Parkway Louisville, KY 40243
GJ Hart 6040 Dutchman's Lane Suite 200 Louisville, KY 40205	Republic Bank P O Box 90119 Louisville, KY 40295
John D Rhodes Trustee 3615 Woodside Place Louisville, KY 40222	First Citizens Bank P O Box 1630 Elizabethtown, KY 42702-1630
John D Rhodes Trustee 3615 Woodside Place Louisville, KY 40222	Branch Banking & Trust One Riverfront Plaza Louisville, KY 40202
John D Rhodes Trustee 3615 Woodside Place Louisville, KY 40222	King Southern Bank 911 Blankenbaker Parkway Louisville, KY 40243
John D Rhodes Trustee 3615 Woodside Place Louisville, KY 40222	Republic Bank P O Box 90119 Louisville, KY 40295
John R. Mason 519 Spring Farm Road Prospect, KY 40059	First Citizens Bank P O Box 1630 Elizabethtown, KY 42702-1630
John R. Mason 519 Spring Farm Road Prospect, KY 40059	Branch Banking & Trust One Riverfront Plaza Louisville, KY 40202
John R. Mason 519 Spring Farm Road Prospect, KY 40059	King Southern Bank 911 Blankenbaker Parkway Louisville, KY 40243

2

_____ continuation sheets attached to Schedule of Codebtors

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE H - CODEBTORS - AMENDED
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
John R. Mason 519 Spring Farm Road Prospect, KY 40059	Republic Bank P O Box 90119 Louisville, KY 40295
John R. Mason 519 Spring Farm Road Prospect, KY 40059	Stockyards Bank & Trust P O Box 39511 Louisville, KY 40233
John R. Mason 519 Spring Farm Road Prospect, KY 40059	Citizens Union Bank 11436 Cronhill Drive Owings Mills, MD 21117
Kayse C. Smith 10210 Springmere Drive, #301 Louisville, KY 40241	Fifth Third Bank P O Box 740778 Cincinnati, OH 45274-0778
Mushtaque Juneja c/o Richard G Segal Lynch Cox Gilman & Goodman 500 W Jefferson, Suite 2100 Louisville, KY 40202	First Citizens Bank P O Box 1630 Elizabethtown, KY 42702-1630
Mushtaque Juneja c/o Richard G Segal Lynch Cox Gilman & Goodman 500 W Jefferson, Suite 2100 Louisville, KY 40202	Stockyards Bank & Trust P O Box 39511 Louisville, KY 40233
Mushtaque Juneja c/o Richard G Segal Lynch Cox Gilman & Goodman 500 W Jefferson, Suite 2100 Louisville, KY 40202	Branch Banking & Trust One Riverfront Plaza Louisville, KY 40202
Mushtaque Juneja c/o Richard G Segal Lynch Cox Gilman & Goodman 500 W Jefferson, Suite 2100 Louisville, KY 40202	Citizens Union Bank 11436 Cronhill Drive Owings Mills, MD 21117
Mushtaque Juneja c/o Richard G Segal Lynch Cox Gilman & Goodman 500 W Jefferson, Suite 2100 Louisville, KY 40202	King Southern Bank 911 Blankenbaker Parkway Louisville, KY 40243
Mushtaque Juneja c/o Richard G Segal Lynch Cox Gilman & Goodman 500 W Jefferson, Suite 2100 Louisville, KY 40202	Republic Bank P O Box 90119 Louisville, KY 40295

Sheet 1 of 2 continuation sheets attached to the Schedule of Codebtors

In re John Lawrence SmithCase No. 5:12-bk-73427

Debtor

SCHEDULE H - CODEBTORS - AMENDED
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
R. Stephen Canfield 7501 Wolf Pen Branch Road Prospect, KY 40059	First Citizens Bank P O Box 1630 Elizabethtown, KY 42702-1630
R. Stephen Canfield 7501 Wolf Pen Branch Road Prospect, KY 40059	Stockyards Bank & Trust P O Box 39511 Louisville, KY 40233
R. Stephen Canfield 7501 Wolf Pen Branch Road Prospect, KY 40059	Branch Banking & Trust One Riverfront Plaza Louisville, KY 40202
R. Stephen Canfield 7501 Wolf Pen Branch Road Prospect, KY 40059	Citizens Union Bank 11436 Cronhill Drive Owings Mills, MD 21117
R. Stephen Canfield 7501 Wolf Pen Branch Road Prospect, KY 40059	King Southern Bank 911 Blankenbaker Parkway Louisville, KY 40243
R. Stephen Canfield 7501 Wolf Pen Branch Road Prospect, KY 40059	Republic Bank P O Box 90119 Louisville, KY 40295
Terra Acquisitions LLC 9100 Shelbyville Road Suite 205 Louisville, KY 40222	King Southern Bank 911 Blankenbaker Parkway Louisville, KY 40243
Terra Ventures LLC 9100 Shelbyville Road Suite 205 Louisville, KY 40222	Republic Bank P O Box 90119 Louisville, KY 40295
Terra Ventures III Hldgs LLC 9100 Shelbyville Road Suite 205 Louisville, KY 40222	Stockyards Bank & Trust P O Box 39511 Louisville, KY 40233

Sheet 2 of 2 continuation sheets attached to the Schedule of Codebtors

B61 (Official Form 61) (12/07)

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor(s)

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

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

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Football Coach	
Name of Employer	University of Arkansas	
How long employed	4 months	
Address of Employer	Broyles Center Fayetteville, AR 72703	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>19,856.58</u>	\$ <u>N/A</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>N/A</u>
3. SUBTOTAL	\$ <u>19,856.58</u>	\$ <u>N/A</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>9,691.33</u>	\$ <u>N/A</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>N/A</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>N/A</u>
d. Other (Specify) <u>See Detailed Income Attachment</u>	\$ <u>2,614.59</u>	\$ <u>N/A</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>12,305.92</u>	\$ <u>N/A</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>7,550.66</u>	\$ <u>N/A</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>N/A</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>N/A</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>N/A</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>N/A</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
_____	\$ <u>0.00</u>	\$ <u>N/A</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>N/A</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
_____	\$ <u>0.00</u>	\$ <u>N/A</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>N/A</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>7,550.66</u>	\$ <u>N/A</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>7,550.66</u>	

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Income reflected is from 10 month employment contract which ends February, 2013; Personal service contract with Razorback foundation will pay in full upon completion of services, February 2013.

B61 (Official Form 61) (12/07)

In re John Lawrence SmithDebtor(s)Case No. 5:12-bk-73427

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Income Attachment

Other Payroll Deductions:

Vision	\$ 22.98	\$ N/A
Fidelity TaxDef 403M	\$ 1,985.66	\$ N/A
Medical - Tax Exempt	\$ 222.78	\$ N/A
Optional LTD	\$ 38.67	\$ N/A
Dental - Tax Exempt	\$ 32.00	\$ N/A
Flex Med - Tax Exempt	\$ 312.50	\$ N/A
Total Other Payroll Deductions	\$ 2,614.59	\$ N/A

B6J (Official Form 6J) (12/07)

In re John Lawrence Smith

Case No. 5:12-bk-73427

Debtor(s)

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

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	545.00
a. Are real estate taxes included?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	
b. Is property insurance included?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	
2. Utilities:	a. Electricity and heating fuel		\$ 0.00
	b. Water and sewer		\$ 0.00
	c. Telephone		\$ 265.00
	d. Other _____		\$ 0.00
3. Home maintenance (repairs and upkeep)			\$ 0.00
4. Food			\$ 1,800.00
5. Clothing			\$ 200.00
6. Laundry and dry cleaning			\$ 0.00
7. Medical and dental expenses			\$ 245.00
8. Transportation (not including car payments)			\$ 650.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.			\$ 525.00
10. Charitable contributions			\$ 450.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's			\$ 0.00
b. Life			\$ 403.00
c. Health			\$ 0.00
d. Auto			\$ 317.00
e. Other <u>Umbrella</u>			\$ 33.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____			\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto			\$ 0.00
b. Other _____			\$ 0.00
c. Other _____			\$ 0.00
14. Alimony, maintenance, and support paid to others			\$ 0.00
15. Payments for support of additional dependents not living at your home			\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)			\$ 0.00
17. Other <u>See Detailed Expense Attachment</u>			\$ 2,010.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	7,443.00
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I		\$	7,550.66
b. Average monthly expenses from Line 18 above			\$ 7,443.00
c. Monthly net income (a. minus b.)			\$ 107.66

B6J (Official Form 6J) (12/07)

In re John Lawrence SmithCase No. 5:12-bk-73427Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Expenditures:

Holiday Expenses (decor, entertainment, etc.)	\$	200.00
CPA fees	\$	550.00
hospital, etc.,	\$	900.00
Home computer (antivirus, toner, paper, etc	\$	35.00
Prof grooming (haircuts, manicures, etc	\$	50.00
eye care (glasses, exams, etc.)	\$	75.00
emergency fund (car, household, health)	\$	200.00
Total Other Expenditures	\$	2,010.00

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

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

In re John Lawrence Smith
Debtor(s)

Case No. 5:12-bk-73427
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

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 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 3, 2012

Signature /s/ John Lawrence Smith
John Lawrence Smith
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.

B7 (Official Form 7) (04/10)

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

In re John Lawrence Smith

Debtor(s)

Case No. 5:12-bk-73427Chapter 7

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

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

AMOUNT	SOURCE
\$134,832.21	2012 YTD: U of Arkansas
\$215,922.62	2011: U of Arkansas
\$268,748.00	2010: U of Arkansas was \$206,324; joint tax return for debtor and his wife showed total income of
\$35,643.52	2012 YTD: Weber State University
\$9,146.83	2011: Weber State University

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
	2012 - distribution from annuity and liquidation of other assets as set forth in number 10, below
\$9,703.00	2011-interest of \$336; dividends of \$1,057, football camp + Nike \$9,810, business losses of \$1,500
\$25,000.00	2011- received from Republic Bank - re-issue of original check issued in 2007 which was never tendered to debtor.....this was NOT income
\$8,000.00	2012 - Football Camp
\$8,619.87	2011 - U of A provided debtor with car.....reported on W-2 as
\$3,108.00	2012 - received Arkansas State Income tax refund
\$3,893.15	2012 - U of Arkansas - use of car

3. Payments to creditors

None

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

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
American Express P O Box 981535 El Paso, TX 79998-1535	6/6/12	\$5,000.00	\$10,810.43
American Express P O Box 981535 El Paso, TX 79998-1535	6/21/12	\$3,000.00	\$10,810.43
American Express P O Box 981535 El Paso, TX 79998-1535	7/6/12	\$5,000.00	\$10,810.43
American Express P O Box 981535 El Paso, TX 79998-1535	8/2/12	\$2,750.26	\$10,810.43

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
American Express P O Box 981535 El Paso, TX 79998-1535	8/31/12	\$1,699.82	\$10,810.43
Chris & Kerry Bradley c/o Garrison Financial Group 605 W. Dickson Street, Suite 201 Fayetteville, AR 72701	6/28/12 - \$3,500.00 7/28/12 - \$3,500.00	\$7,000.00	\$0.00
State of Arkansas Dpt. of Finance & Admin Income Tax Section P O Box 9941 Little Rock, AR 72203-9941	8/13/12	\$10,000.00	\$0.00
Internal Revenue Service United States Treasury PO Box 802502 Cincinnati, OH 45280-2502	8/31/12	\$50,000.00	\$0.00
Ben R. Edelen and Sons, Inc. 2115 Bruce Avenue Louisville, KY 40218	8/31/12	\$16,000.00	\$0.00

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Diana J Smith 4586 Caddo Lane Fayetteville, AR 72704 wife	monthly - debtor pays ordinary and necessary living expenses for himself and his wife		

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
Rhodes, Trustee of John D Rhodes III Revocable Living Trust v Debtor 11-CI-03102	collection	Circuit Court of Jefferson County, Kentucky	judgment rendered on April 30, 2012, for \$865,197.68
Terra Springs LLC, vs. Debtor no. 11-CI-008214	collection	Circuit Court of Jefferson County, Kentucky	pending
Citizens Union Bank of Shelbyville v Smith et al No. 11-CI-5600		Circuit Court of Jefferson County, Kentucky	pending
RLBB Acquisition, LLC v Smith 11-CI-5580		Circuit Court of Jefferson County, Kentucky	pending

CAPTION OF SUIT AND CASE NUMBER Stock Yards Bank & Trust Company vs Terra Ventures III Holdings, LLC, Mushtaque Juneja, R. Stephen Canfield and John L. Smith	NATURE OF PROCEEDING suit on personal guarantee	COURT OR AGENCY AND LOCATION Jefferson County Kentucky Circuit Court; case # 12-CI-04500	STATUS OR DISPOSITION filed August 20, 2012; summons issued 8/21/12, served on debtor 8/23/12; stayed by filing of bankruptcy petition
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED John D. Rhodes Trustee of the John D Rhodes Trust 3615 Woodside Place Louisville, KY 40222	DATE OF SEIZURE University of Arkansas served Sept. 10, 2012	DESCRIPTION AND VALUE OF PROPERTY judgment entered April 2012
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5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

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

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

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

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Weber State Athletic Foundation		Spring of 2012	\$500
Goodwill		2012	stuff valued at \$1000
various	various	various	out of the funds which debtor transfers to his wife each month for ordinary and necessary living expenses, they buy holiday, birthday, bridal, anniversary, gratitude, hospital, funeral etc. gifts. And, they have 4 children, 2 grandchildren and many friends.

8. LossesNone

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
My "Partner" in business venture, John R. Mason, filed a personal Ch 7 bankruptcy proceeding in the Western District of Kentucky, on 12/30/11, case number 11-26174.	he owed me \$250,000, which debt was discharged by KY bankruptcy court	Spring 2012

9. Payments related to debt counseling or bankruptcyNone

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
James F. Dowden 212 Center Street, Tenth Floor Little Rock, AR 72201	June 2012	\$5000
Jacoway Law Firm, Ltd. 223 S. East Avenue P.O. Drawer 3456 Fayetteville, AR 72702	8/10/2012 + 9/5/12	\$20,000.00 for legal services rendered, plus \$306.00 filing fee
American Consumer Credit Counseling, Inc	7/16/12	\$49

10. Other transfersNone

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED						
AXA	March 21, 2012	Debtor had an AXA Flexible Premium Variable Life Insurance policy with a face value of \$100,000, which had Net Cash Surrender Value of \$5,416.20. AXA took the surrender value, and applied it to premiums due, and then later cancelled the policy. Debtor received none of the cash surrender value, and no longer has this policy.						
Debtor	August, 2012	debtor and his wife had a Joint Annuity with Fidelity in the amount of \$141,715. In August, 2012, they cashed in this annuity and split the proceeds 50/50. The debtor then used his \$50,000 of his \$70786.96 to pay various obligations, including attorney fees, taxes, and the remaining funds are on deposit in his Signature Bank account as shown on Sch. B						
Computershare	August 2012	Debtor and his wife had an account at Computershare which held the following stocks, with the following values: <table border="0"> <tr> <td>A T & T</td> <td>\$17.83</td> </tr> <tr> <td>LSI</td> <td>40.00</td> </tr> <tr> <td>TXDRH</td> <td>47,275.80</td> </tr> </table> They sold these stock to \$47,333.63, and divided the proceeds 50/50, with each receiving \$23,666.82.	A T & T	\$17.83	LSI	40.00	TXDRH	47,275.80
A T & T	\$17.83							
LSI	40.00							
TXDRH	47,275.80							
Computershare	August 2012	debtor sold all of the Wellpoint stock held in this account, titled solely in his name, for \$2,735.62, and then closed this account						
Jackson National Life Ins. Lansing, MI 48951 none	8/15/12	debtor cashed in the a portion of surrender value of this policy, \$11,605.47, leaving a balance of \$2,757.18 as disclosed on Sch. B.						
Shareowner Services P O Box 64856 Saint Paul, MN 55164-0856 none	August 2012	sold Comcast stock for \$180.74						

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
John L Smith Living Trust		nothing was ever transferred into this trust

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Computershare P O Box 43078 Providence, RI 02940-3078	Wellpoint stock	August , 2012 - \$2,735.62
Weber State Credit Union	joint account	closed July 1, 2012 final balance \$1000
Signature Bank Fayetteville, AR 72701	\$500	Winter of 2012
Fidelity Annuity	see # 10 above.....the debtor and his wife had a joint annuity in the face amount of \$141,715. In August, 2012, they cashed in the annuity and split the proceeds, 50/50	August, 2012 - \$70,786.96
WA. St. Emp. C. U. P O Box WSECU Olympia, WA 98507		\$350.39
Shareowner Services P O Box 64856 Saint Paul, MN 55164-0856	sold all stock shares - and withdrew funds - see # 10 above	August 2012 - \$180.74
Computershare	brokerage account - sold stock held in this account, and closed account - see # 10 above	August, 2012
Signature Bank P O Box 8550 Fayetteville, AR 72703	closed joint checking account with non-filing spouse. There was \$8,892.76 in the account at closing. The debtor and his wife split these funds 50/50, and debtor received \$4,446.38. These funds were then deposited to debtors account as disclosed on Sch. B above	August 2, 2102 - \$4,446.38

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Commonwealth Bank & Trust 4912 US Hwy 42 Louisville, KY 40222	DATE OF SETOFF don't know - debtor has been trying to get funds from his account held at this bank (as shown on Sch. B) for quite some time, but has been denied access to the funds, so he assumes that the funds have been offset	AMOUNT OF SETOFF see Sch B -
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14. Property held for another person

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

NAME AND ADDRESS OF OWNER University of Arkansas Fayetteville, AR 72701	DESCRIPTION AND VALUE OF PROPERTY debtor has access to a 2012 Chevy Tahoe and a 2013 Chevy Tahoe	LOCATION OF PROPERTY Debtor drives
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15. Prior address of debtor

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

ADDRESS 2241 Woodland Drive Ogden, UT 84403	NAME USED same	DATES OF OCCUPANCY Dec 5, 2011 - Apr 23, 2012
1345 Merion Way #104 Fayetteville, AR 72704	same	January 2009 - December 2011

16. Spouses and Former Spouses

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

NAME

17. Environmental Information.

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

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

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

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

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

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

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

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Terra Acquisitions II, LLC		11800 Brinkley Ave, Suite 201 Louisville, KY 40243	real estate development - debtor held 10% of this entity	2005-2011
JLS Enterprises II, LLC		Spring Farm Road Prospect, KY 40059	investments	2006 to 2008
Shakes Run, LLC			real estate development	2007 to filing of this bankruptcy petition
Terra Ventures III, LLC		661 S Hurstbourne Louisville, KY 40222	real estate development - debtor held 25% of this entity	2007 to filing of petition
Terra Ventures II, LLC		661 S Hurstbourne Parkway Louisville, KY 40222	land development - this entity owns 37.5% of Spring Farm Glen, LLC - + 40% of Beech Spring Farms, LLC	2009-2011
Terra Ventures II Holdings, LLC		661 S Hurstbourne Parkway Louisville, KY 40222	real estate development and restaurant	2007 to filing of this bankruptcy petition
Terra Ventures, LLC		5924 Timber Ridge Drive Prospect, KY 40059	land development (condo and restaurant) - this entity owns 30.33 % of Spring Farm, LLC	2002 to 2010
Terra Ventures III Holdings, LLC		661 S Hurstbourne Parkway Louisville, KY 40222	John Mason's operating account; real estate development - debtor held 25% of this entity	2006 to filing of petition
Beech Spring Farms, LLC		11800 Brinley Ave, Suite 201 Louisville, KY 40243	land development	2005 to 2011

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Terra Acquisitions, LLC		11800 Brinley Avenue, Suite 201 Louisville, KY 40243	land development - debtor held 10% of this entity	2005 to 2011
Summit Creek, LLC		11800 Brinley Avenue, Suite 201 Louisville, KY 40243	land development	2008 to filing of this bankruptcy petition
Spring Farm Pointe, LLC		11800 Brinley Avenue, Suite 201 Louisville, KY 40243	land development - debtor held 12.5% of this entity	2008 to filing of petition
Spring Farm, LLC		11800 Brinley Avenue, Suite 201 Louisville, KY 40243	land development - see Terra Ventures, LLC	2007 to filing of petition
Spring Farm Glen, LLC		11800 Brinley Avenue, Suite 201 Louisville, KY 40243	land development	2005 to 2001
CMS Properties, LLC		11800 Brinley Avenue, Suite 201 Louisville, KY 40243	land development - debtor has a 1/3 interest in this entity this entity held 33.3% of Summit Creek, LLC	2008 to filing of petition
Incredible Dave's LLC		3149 NE 163rd Street North Miami Beach, FL 33160	restaurant amusement equipment (Owned by JLS Enterprises, LLC which merged into JLS Enterprises II, LLC)	2008 > 2008
Southfield Co Investments, LLC		53 Greenwich Avenue Greenwich, CT 06830	investments (1.118934% of this entity is owned by JLS Enterprises , LLC)	2008 > 2008
JLS Enterprises, LLC		Spring Farm Road Prospect, KY 40059	this entity merged into JLS Enterprises II, LLC	1998 until it rolled into JLS Enterprises II, LLC, in 2006
Terra Landis LLC		11800 Brinley, Suite 201 Louisville, KY 40243	real estate development	2002-2008
JLS Consulting, LLC		1717 Pasa Tiempo Springdale, AR 72764	consulting	2012 to present
Arkansas Football Camp, LLC		1717 Pasa Tiempo Springdale, AR 72764	football camp - entity now dissolved	Spring, 2012 > August, 2012

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

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

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

19. Books, records and financial statements

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

NAME AND ADDRESS	DATES SERVICES RENDERED
Ben R Edelen & Sons Inc 2115 Bruce Avenue Louisville, KY 40218	1998 to present
Diana J Smith 4586 Caddo Lane Fayetteville, AR 72704	1970 to present

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

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

NAME	ADDRESS
Diana J Smith	4586 Caddo Lane Fayetteville, AR 72704

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

NAME AND ADDRESS	DATE ISSUED
Citizens Union Bank 1854 Midland Trail Shelbyville, KY 40666	
Commonwealth Bank & Trust 4912 US Hwy 42 Louisville, KY 40222	2/24/11
Stockyards Bank & Trust P O Box 39511 Louisville, KY 40233	1/12/11

20. Inventories

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

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

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

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

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

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

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

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

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

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

24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

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

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date October 3, 2012

Signature /s/ John Lawrence Smith
John Lawrence Smith
Debtor

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

B8 (Form 8) (12/08)

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

In re John Lawrence Smith
Debtor(s)

Case No. 5:12-bk-73427
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED

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

Property No. 1	
Creditor's Name: -NONE-	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input 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		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

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

Date October 3, 2012

Signature /s/ John Lawrence Smith
John Lawrence Smith
Debtor

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

In re John Lawrence Smith
Debtor(s)

Case No. 5:12-bk-73427
Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

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 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.....	\$	<u>20,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>20,000.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 306.00 of the filing fee has been paid.

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

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

5. 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.

6. 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. [Other provisions as needed]
 Debtor(s) and attorney agree that the fee set forth above is fully earned upon the filing of the petition.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
 Adversary proceedings, contested matters, objections. Attorney does not anticipate any of these actions.

CERTIFICATION

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

Dated: October 3, 2012

/s/ Jill Jacoway
 Jill Jacoway
 Jacoway Law Firm, Ltd.
 223 S. East Avenue
 P.O. Drawer 3456
 Fayetteville, AR 72702
 (479) 521-2621 Fax: (479) 521-1465
 jacowaylaw@sbcglobal.net

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF ARKANSAS
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

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

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

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

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

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

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

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

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

In re John Lawrence Smith
Debtor(s)

Case No. 5:12-bk-73427
Chapter 7

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

Certification of Debtor

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

John Lawrence Smith
Printed Name(s) of Debtor(s)

X /s/ John Lawrence Smith October 3, 2012
Signature of Debtor Date

Case No. (if known) 5:12-bk-73427

X _____
Signature of Joint Debtor (if any) Date

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

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

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

In re John Lawrence Smith

Debtor(s)

Case No. 5:12-bk-73427

Chapter 7

VERIFICATION OF CREDITOR MATRIX - AMENDED

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

Date: October 3, 2012

/s/ John Lawrence Smith

John Lawrence Smith
Signature of Debtor

American Express
P O Box 981535
El Paso, TX 79998-1535

American Express
P O Box 650448
Dallas, TX 75265

American Express
P O Box 297879
Fort Lauderdale, FL 33329

Arkansas DF&A
P O Box 8092
Little Rock, AR 72203

Board of Trustees of U of A
P O Box 7777
Fayetteville, AR 72702

Branch Bank & Trust
200 West 2nd Street
Winston Salem, NC 27101

Branch Bank & Trust
P O Box 580050
Charlotte, NC 28258

Branch Banking & Trust
One Riverfront Plaza
Louisville, KY 40202

Branch Banking & Trust
P O Box 819
Wilson, NC 27894

Branch Banking & Trust
401 West Main Street
Suite 200
Louisville, KY 40202

Canfield Development
11800 Brinley #201
Louisville, KY 40243

Chris & Kerry Bradley

Citizens Union Bank
11436 Cronhill Drive
Owings Mills, MD 21117

Citizens Union Bank
1854 Midland Trail
Shelbyville, KY 40666

CMS
c/o Canfield Dev
11800 Brinley #201
Louisville, KY 40243

Commonwealth
Summit Branch
4350 Brownsboro Rd, Suite 310
Louisville, KY 40207-1667

Commonwealth Bank & Trust
4912 US Hwy 42
Louisville, KY 40222

Department Finance & Admin
P O Box 2144
Little Rock, AR 72203-2144

Fahar Juneja
6510 Glenridge Park Place
Suite 8
Louisville, KY 40222

Fifth Third Bank
P O Box 740778
Cincinnati, OH 45274-0778

Fifth Third Center
201 North Tryon
Suite 1600
Charlotte, NC 28202

First Citizens Bank
P O Box 1630
Elizabethtown, KY 42702-1630

GJ Hart
Wolfpen Branch Road
Prospect, KY 40059

GJ Hart
6040 Dutchmans Lane Suite 200
Louisville, KY 40205

GJ Hart
Wolfpen Branch Road
Prospect, KY 40059

GJ Hart
c/o Calif Kitchens
6053 W Century Blvd
11th Floor
Los Angeles, CA 90045

GJ Hart
6040 Dutchman's Lane
Suite 200
Louisville, KY 40205

GJ Hart
6040 Dutchman's Lane
Suite 200
Louisville, KY 40205

GJ Hart
6040 Dutchman's Lane
Suite 200
Louisville, KY 40205

GJ Hart
6040 Dutchman's Lane
Suite 200
Louisville, KY 40205

Internal Revenue Service
Special Procedures
700 West Capitol
Stop 5700 LIT
Little Rock, AR 72201

Internal Revenue Service
P O Box 7346
Philadelphia, PA 19101-7346

John D Rhodes Trustee
3615 Woodside Place
Louisville, KY 40222

John D Rhodes Trustee
3615 Woodside Place
Louisville, KY 40222

John D Rhodes Trustee
3615 Woodside Place
Louisville, KY 40222

John D Rhodes Trustee
3615 Woodside Place
Louisville, KY 40222

John D. Rhodes III
11800 Brinley
Louisville, KY 40243

John D. Rhodes Trustee
9300 Shelbyville Road
Louisville, KY 40222

John D. Rhodes Trustee
1324 Woodland Drive #A
Elizabethtown, KY 42701

John D. Rhodes Trustee
916 Woodland Drive
Elizabethtown, KY 42701

John D. Rhodes Trustee
201 South 5th
Bardstown, KY 40004

John D. Rhodes Trustee of the
John D Rhodes Trust
3615 Woodside Place
Louisville, KY 40222

John Mason
1827 Fleming Road
Louisville, KY 40202

John R. Mason
5109 Spring Farm Road
Prospect, KY 40059

John R. Mason
519 Spring Farm Road
Prospect, KY 40059

John R. Mason
519 Spring Farm Road
Prospect, KY 40059

John R. Mason
519 Spring Farm Road
Prospect, KY 40059

John R. Mason
519 Spring Farm Road
Prospect, KY 40059

John R. Mason
519 Spring Farm Road
Prospect, KY 40059

John R. Mason
519 Spring Farm Road
Prospect, KY 40059

John Rhodes Ltd Fam Part
c/o William G Strench
400 W Market Street, 32nd Floo
Louisville, KY 40202-3363

John S. Bouchillon
25 Stonebridge Rod
Louisville, KY 40207

John S. Bouchillon
9462 Brownsboro Road #216
Louisville, KY 40241

Judy Hoge
Lloyd & McDaniel, PLC
P.O. Box 23200
Louisville, KY 40223-0306

Kayse C. Smith
10210 Springmere Drive, #301
Louisville, KY 40241

Kentucky Department of Revenue
501 High Street
Frankfort, KY 40620

King Southern Bank
911 Blankenbaker Parkway
Louisville, KY 40243

King Southern Bank
10501 Watterson Trail
Louisville, KY 40299

King Southern Bank
5916 Lawrenceburg Road
Chaplin, KY 40012

King Southern Bank
3400 Dutchman's Lane
Louisville, KY 40205

Links at Springdale, Phase II

Lloyd & McDaniel
attn Michael V Brodarick
11405 Park Rd, Suite 200
P O Box 23200
Louisville, KY 40223-0200

Mushtaque Juneja
c/o Richard Segal
500 West Jefferson Street
Suite 2100
Louisville, KY 40202

Mushtaque Juneja
12018 Charlock Court
Prospect, KY 40059

Mushtaque Juneja
c/o RIchard G Segal
Lynch Cox Gilman & Goodman
500 W Jefferson, Suite 2100
Louisville, KY 40202

Mushtaque Juneja
c/o RIchard G Segal
Lynch Cox Gilman & Goodman
500 W Jefferson, Suite 2100
Louisville, KY 40202

Mushtaque Juneja
c/o RIchard G Segal
Lynch Cox Gilman & Goodman
500 W Jefferson, Suite 2100
Louisville, KY 40202

Mushtaque Juneja
c/o RIchard G Segal
Lynch Cox Gilman & Goodman
500 W Jefferson, Suite 2100
Louisville, KY 40202

Mushtaque Juneja
c/o RIchard G Segal
Lynch Cox Gilman & Goodman
500 W Jefferson, Suite 2100
Louisville, KY 40202

Mushtaque Juneja
c/o RIchard G Segal
Lynch Cox Gilman & Goodman
500 W Jefferson, Suite 2100
Louisville, KY 40202

R Stephen Canfield
7501 Wolf Pen Branch Road
Prospect, KY 40059

R. Stephen Canfield
11800 Brinley Avenue
Louisville, KY 40243

R. Stephen Canfield
7501 Wolf Pen Branch Road
Prospect, KY 40059

R. Stephen Canfield
7501 Wolf Pen Branch Road
Prospect, KY 40059

R. Stephen Canfield
7501 Wolf Pen Branch Road
Prospect, KY 40059

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7501 Wolf Pen Branch Road
Prospect, KY 40059

R. Stephen Canfield
7501 Wolf Pen Branch Road
Prospect, KY 40059

R. Stephen Canfield
7501 Wolf Pen Branch Road
Prospect, KY 40059

Razorback Foundation
1295 South Razorback Road
Suite A
Fayetteville, AR 72701

Republic Bank
P O Box 90119
Louisville, KY 40295

Republic Bank
601 West Market Street
Louisville, KY 40202

Republic Bank
666 Hurstbourne Parkway
Louisville, KY 40222

RLBB Acquisition, LLC
c/o Stoll Keenon Ogden PLLC
500 W Jefferson
Suite 2000
Louisville, KY 40202

Stephen Canfield
11800 Brinley #200
Louisville, KY 40243

Stockyards Bank & Trust
P O Box 39511
Louisville, KY 40233

Terra Acquisitions LLC
9100 Shelbyville Road
Suite 205
Louisville, KY 40222

Terra Acquistions II, LLC
11800 Brinley
Suite 201
Louisville, KY 40243

Terra Springs, LLC
c/o P Cummins & M Winters
Frost Brown Todd
400 W Market St, 32nd Floor
Louisville, KY 40202

Terra Ventures LLC
9100 Shelbyville Road
Suite 205
Louisville, KY 40222

Terra Ventures III Hldgs LLC
9100 Shelbyville Rd, Suite 205
Louisville, KY 40222

Terra Ventures III Hldgs LLC
9100 Shelbyville Road
Suite 205
Louisville, KY 40222

University of Arkansas
Payroll Office
Attn: Lindy Churchill
222 Administration Bldr/HR
Fayetteville, AR 72701

Utah State Tax Commission
210 N 1950 West
Salt Lake City, UT 84134

William G Strench
Frost Brown Todd
400 West Market Street
32nd Floor
Louisville, KY 40202-3363

B21 (Official Form 21) (12/07)

STATEMENT OF SOCIAL-SECURITY NUMBER OR - AMENDED INDIVIDUAL TAXPAYER-IDENTIFICATION NUMBER (ITIN)

United States Bankruptcy Court Western District of Arkansas

In re John Lawrence Smith AKA John L. Smith Debtor

Case No. 5:12-bk-73427

Address 1717 Pasa Tiempo #202 Springdale, AR 72764

Chapter 7

Employer's Tax Identification (EIN) No(s). [if any]: Last four digits of Social Security No(s): xxx-xx-0551

STATEMENT OF SOCIAL-SECURITY NUMBER(S) (or other Individual Taxpayer-Identification Number(s) (ITIN(s)))

1. Name of Debtor (enter Last, First, Middle): Smith, John Lawrence (Check the appropriate box and, if applicable, provide the required information.)

- Debtor has a Social Security Number and it is: 518-58-0551 (If more than one, state all.)
Debtor does not have a Social Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is: (If more than one, state all.)
Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (enter Last, First, Middle): (Check the appropriate box and, if applicable, provide the required information.)

- Joint Debtor has a Social Security Number and it is: (If more than one, state all.)
Joint Debtor does not have a Social Security Number but has an Individual Taxpayer-Identification Number and it is: (If more than one, state all.)
Joint Debtor does not have a Social Security Number or an Individual Taxpayer Identification Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X /s/ John Lawrence Smith October 3, 2012
John Lawrence Smith Date
Signature of Debtor
X
Signature of Joint Debtor Date

*Joint debtors must provide information for both spouses. Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

B22A (Official Form 22A) (Chapter 7) (12/10)

In re John Lawrence Smith
 Debtor(s)
 Case Number: 5:12-bk-73427
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement): <input type="checkbox"/> The presumption arises. <input checked="" type="checkbox"/> The presumption does not arise. <input type="checkbox"/> The presumption is temporarily inapplicable.
--

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

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

Part I. MILITARY AND NON-CONSUMER DEBTORS	
1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 80px; text-align: center;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION																			
2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>																		
		Column A	Column B																
		Debtor's Income	Spouse's Income																
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$																
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary business expenses	\$	\$	c.	Business income	Subtract Line b from Line a		\$
		Debtor	Spouse																
a.	Gross receipts	\$	\$																
b.	Ordinary and necessary business expenses	\$	\$																
c.	Business income	Subtract Line b from Line a																	
5	<p>Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary operating expenses	\$	\$	c.	Rent and other real property income	Subtract Line b from Line a		\$
		Debtor	Spouse																
a.	Gross receipts	\$	\$																
b.	Ordinary and necessary operating expenses	\$	\$																
c.	Rent and other real property income	Subtract Line b from Line a																	
6	Interest, dividends, and royalties.		\$																
7	Pension and retirement income.		\$																
8	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>		\$																
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%; text-align: center;">Debtor \$</td> <td style="width: 20%; text-align: center;">Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$																	
10	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table> <p>Total and enter on Line 10</p>				Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$				
		Debtor	Spouse																
a.		\$	\$																
b.		\$	\$																
11	<p>Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).</p>		\$																

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

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

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)														
16	Enter the amount from Line 12.	\$												
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 70%;"></td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> Total and enter on Line 17	a.		\$	b.		\$	c.		\$	d.		\$	\$
a.		\$												
b.		\$												
c.		\$												
d.		\$												
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$												

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$																								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Persons under 65 years of age</th> <th colspan="3" style="text-align: center;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 30%;">Allowance per person</td> <td style="width: 25%;"></td> <td style="width: 5%;">a2.</td> <td style="width: 30%;">Allowance per person</td> <td style="width: 25%;"></td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td></td> <td>b2.</td> <td>Number of persons</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>	Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person		a2.	Allowance per person		b1.	Number of persons		b2.	Number of persons		c1.	Subtotal		c2.	Subtotal		\$
Persons under 65 years of age			Persons 65 years of age or older																							
a1.	Allowance per person		a2.	Allowance per person																						
b1.	Number of persons		b2.	Number of persons																						
c1.	Subtotal		c2.	Subtotal																						
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$																								

20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" data-bbox="194 346 1299 462"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" data-bbox="194 1344 1299 1459"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" data-bbox="194 1659 1299 1774"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		\$	
	a.	Health Insurance		\$
	b.	Disability Insurance		\$
	c.	Health Savings Account		\$
Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$		
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$		
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$		

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

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$															
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$															
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$															
Subpart C: Deductions for Debt Payment																	
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </tbody> </table>			Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no													
			Total: Add Lines														
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>			Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$				Total: Add Lines	\$			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
			Total: Add Lines														
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$															
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">x</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>		a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$															
Subpart D: Total Deductions from Income																	
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$															
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION																	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$															
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$															
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$															
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$															

52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).</p>		
53	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">Enter the amount of your total non-priority unsecured debt</td> <td style="width:20%; text-align: center;">\$</td> </tr> </table>	Enter the amount of your total non-priority unsecured debt	\$
Enter the amount of your total non-priority unsecured debt	\$		
54	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.</td> <td style="width:20%; text-align: center;">\$</td> </tr> </table>	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$		
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>		

Part VII. ADDITIONAL EXPENSE CLAIMS

56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(i)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:75%;">Expense Description</th> <th style="width:20%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c, and d		\$
	Expense Description	Monthly Amount																	
a.		\$																	
b.		\$																	
c.		\$																	
d.		\$																	
Total: Add Lines a, b, c, and d		\$																	

Part VIII. VERIFICATION

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p style="display: flex; justify-content: space-between;"> Date: <u>October 3, 2012</u> Signature: <u>/s/ John Lawrence Smith</u> John Lawrence Smith <i>(Debtor)</i> </p>
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* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.