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FEDERAL MARITIME COMMISSION
BUREAU OF ENFORCEMENT
800 North Capitol Street, N.W.
Washington, D.C. 20573-0001
OFFICE OF THE SECRETARY
FEDERAL MARITIME COMMISSION
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October 8, 2009

Karen V. Gregory
Secretary
Federal Maritime Commission
800 N. Capitol Street, N. W.
Washington, D. C. 20573

Re: Docket No. 07-02
Anderson International Transport and Owen Anderson-Possible Violations
of Section 8(a) and 19 of the Shipping Act

Dear Ms. Gregory:

Enclosed for filing are the original and fifteen copies of the Bureau of Enforcement's PETITION TO REOPEN THE PROCEEDING FOR THE PURPOSE OF TAKING FURTHER EVIDENCE, TO REMAND THE PROCEEDING TO THE ADMINISTRATIVE LAW JUDGE AND TO STAY THE DUE DATE FOR FILING EXCEPTIONS ("Petition"). Copies of this letter and the Petition are being served on the Administrative Law Judge and all parties of record.

Respectfully submitted,

Elisa P. Holland

Elisa P. Holland
Trial Attorney
Bureau of Enforcement

cc: Clay G. Guthridge, Acting Chief Administrative Law Judge
Owen Anderson and Anderson International Transport

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FEDERAL MARITIME COMMISSION

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DOCKET NO. 07-02

OFFICE OF ADMINISTRATIVE LAW
FEDERAL MARITIME COMM

**ANDERSON INTERNATIONAL TRANSPORT AND OWEN ANDERSON – POSSIBLE
VIOLATIONS OF SECTIONS 8(A) AND 19 OF THE SHIPPING ACT OF 1984**

**PETITION TO REOPEN THE PROCEEDING FOR THE PURPOSE OF TAKING
FURTHER EVIDENCE, TO REMAND THE PROCEEDING TO THE
ADMINISTRATIVE LAW JUDGE AND TO STAY THE DUE DATE FOR FILING
EXCEPTIONS**

On August 28, 2009, the Administrative Law Judge (“ALJ”) issued an initial decision in this case.¹ Pursuant to 46 C.F.R. § 502.230, the Bureau of Enforcement (“BOE”) petitions the Federal Maritime Commission (“Commission”) to reopen this proceeding in order to admit new evidence concerning Respondents Anderson International Transport and Owen Anderson’s (“Respondents”) ability to pay a civil penalty for violations of the Shipping Act of 1984 (“Shipping Act”) and to remand the proceeding to the ALJ for further determination on the imposition of a civil penalty.² That evidence, including additional findings of fact and argument thereon, is contained in the attached document entitled “ADDITIONAL PROPOSED FINDINGS OF FACT, BRIEF AND APPENDIX OF THE BUREAU OF ENFORCEMENT”. The evidence consists of information filed between October 2008 and April 2009 in the pleadings of Respondent Owen Anderson’s bankruptcy proceeding in the United States Bankruptcy Court, Southern District of Texas. Additionally, BOE petitions the Commission for a stay of the due date for filing exceptions in this proceeding until twenty days after a ruling is

1. That decision is not yet administratively final. Exceptions are due on October 21, 2009, pursuant to the Commission’s September 9, 2009 order. BOE intends to file exceptions to the initial decision.

2. The Commission could also consider the evidence on a de novo basis as part of its review of filed exceptions. 46 C.F.R. § 502.227; 46 C.F.R. § 502.230.

issued on this petition or, if remanded to the ALJ, a stay of the due date for filing exceptions in this proceeding until twenty days after the ALJ issues a decision. Pursuant to 46 C.F.R. § 505.226, BOE also requests the Commission take official notice of the information contained in the pleadings filed in Respondent Owen Anderson's bankruptcy proceeding.

PROCEDURAL HISTORY

The Commission issued the Order of Investigation and Hearing in this proceeding on March 22, 2007. On September 6, 2007, the ALJ issued a Discovery Schedule and Procedural Order setting forth deadlines for discovery and submission of written materials and/or commencement of presentation of evidence. As required by the ALJ, BOE filed its Rule 95 statement on November 30, 2007. Neither Respondent filed a Rule 95 statement.³ On February 15, 2008, BOE filed its Proposed Findings of Fact and Appendix. Respondents failed to file their Response to BOE's Proposed Findings of Fact and Appendix as required by the ALJ's December 21, 2007 Memorandum, nor did they file their own Proposed Findings of Fact or Appendix. On April 4, 2008, BOE filed an Amended Findings of Fact and Motion for an Order to Show Cause against Respondents.

On November 4, 2008, the ALJ ordered BOE to file revised proposed findings of fact by November 21, 2008. (Memorandum and Order Requiring Bureau of Enforcement to Revise and Refile Bureau of Enforcement's Proposed Findings of Fact and Bureau of Enforcement's Amended Findings of Fact). On November 4, 2008, the ALJ also issued an order on BOE's motion for an order to show cause. The ALJ's order required Respondents to explain, by December 12, 2008, why they had not filed their Rule 95 statements as required by orders dated September 6, 2007, and December 21, 2007, and to file their response to BOE's Revised Proposed Findings of Fact. (Memorandum and Order for Respondents Anderson International

3. Anderson International Transport was operated as a sole proprietorship by Owen Anderson.

Transport and Owen Anderson to Show Cause). Respondents have not complied with the ALJ's Order to Show Cause. On November 21, 2008, BOE filed its Revised Proposed Findings of Fact, which superseded the original Proposed Findings of Fact filed by BOE on February 15, 2008. On August 28, 2009, the ALJ issued an initial decision, finding that Respondents operated as an unlicensed, unbonded, ocean freight forwarder in violation of the Shipping Act, rather than as an unlicensed, unbonded, untariffed non-vessel-operating common carrier but did not impose a civil penalty citing, as pertinent here, the lack of evidence in the record regarding Respondents' ability to pay. Docket No. 07-02, Owen Anderson and Anderson International Transport-Possible Violations of Sections 8(a) and 19 of the Shipping Act of 1984.

While preparing its exceptions, BOE learned that in October 2008, Respondent Owen Anderson filed a Chapter 7 bankruptcy petition. The Chapter 7 case was subsequently converted to a Chapter 13 bankruptcy proceeding in December 2008 and was dismissed in April 2009. The pleadings filed during the pendency of Owen Anderson's bankruptcy petition, including a statement of financial affairs, schedules of assets and liabilities and a Chapter 13 statement of current monthly and disposable income dated April 2, 2009, as well as pleadings filed by claimants, provide new information regarding Respondents' ability to pay a civil penalty. The new information will permit consideration of the statutory factors governing imposition of a civil penalty on the basis of a more complete record. The Commission's Rules of Practice and Procedure give the Commission the authority to reopen this proceeding to take official notice of the bankruptcy pleadings.

DISCUSSION

REOPENING OF THE PROCEEDING

BOE petitions the Commission to reopen this proceeding in order to admit new evidence concerning Respondents' ability to pay a civil penalty for violations of the Shipping Act. 46

C.F.R. § 502.230 governs the reopening of a proceeding by the Commission. The rule states:

Where a decision has been issued by the presiding officer or where a decision by the presiding officer has been omitted, but before issuance of a Commission decision, the Commission may, after petition and reply in conformity with paragraphs (a) and (b) of this section, or upon its own motion, reopen a proceeding for the purpose of taking additional evidence.⁴ 46 C.F.R. § 502.230(b).

Agencies have broad discretion in deciding whether to reopen a proceeding and their decisions are reviewed under an abuse of discretion standard. Interstate Commerce Commission v. Jersey City et al., 322 U.S. 503 (1944); Interstate Commerce Commission v. Bhd. of Locomotive Engineers, 482 U.S. 270 (1987). The Commission's preference for a complete record was discussed in the case of Hudson Shipping (Hong Kong) Ltd. d/b/a Hudson Express Lines- Possible violations of Section 10(a)(1) of the Shipping Act of 1984, 29 SRR 1376 (ALJ 2002), where the ALJ reopened the record and vacated discovery sanctions prior to issuance of an initial decision. The ALJ explained the rationale favoring reopening to permit the development of a complete record:

. . . it is Commission policy that the evidentiary record be fully developed fully [sic] before an initial decision is rendered. Maersk Line Agency for the Benefit of Mitsui and Co., 22 FMC 224 [19 SRR 1014] (1979)...[i]t is not just the policy, but the responsibility of the Commission and, by delegation of authority, the presiding judge, to inquire into and consider all relevant facts. Michigan Consolidated Gas Co. v. Federal Power Commission, 283 F2d 204, 226, *cert. denied*, 364 US 913 (1960). The Commission's role is not one of 'an umpire blindly calling balls and strikes for adversaries appearing before it.' Scenic Hudson Preservation Conference v. Federal Power Commission, 354 F2d 608, 620 (2d Cir 1965). The Commission would not be fulfilling its responsibility if it were to decide the issues upon a [sic] incomplete record. Indeed, of even greater importance than the concept of fairness between the parties, as they maneuver to develop a record which fits neatly within their positions, is the need to ensure that justice is served and all relevant facts are investigated and considered by the Commission. Isbrandtsen Co. v. United States, 96 FSupp 883, 892 (SD NY 1951);

4. BOE notes that the rule in its current version at 46 C.F.R. § 502.230 was issued in 1967 and constituted a change from the Commission's original rule governing reopening of proceedings. The original version, codified at 46 C.F.R. § 502.261, contained a requirement that, if the purpose of the petition for reopening was to take further evidence, there be a showing that the evidence was not available at the time of the prior hearing. That requirement was deleted in the current rule. See General Order 16, Amdt. 2, 33 FR 9402, June 27, 1968 (issuance of 46 C.F.R. § 502.230); General Order 16, 30 FR 13604, 13616, October 26, 1965 (issuance of 46 C.F.R. § 502.261). However, in this situation, the evidence BOE wishes to have the Commission take notice of and include in the record was not available at the time BOE filed its Revised Proposed Findings of Fact in November 2008.

Landis, *The Administrative Process* 39 (1938). *Id.* at 1377.

The Commission may reopen a proceeding for the purpose of taking further evidence, particularly if the evidence is a material fact that “might affect the outcome of the suit under the governing law”. Green Master Int’l Freight Services Ltd. - Possible Violations of Sections 10(a)(1) and 10(b)(1) of the Shipping Act of 1984, 29 SRR 1303, 1318 (FMC 2003), citing Gonzalez v. Torres, 915 F. Supp. 511, 515 (DPR 1996). The evidence BOE seeks to have admitted is relevant and material since it addresses Respondents’ ability to pay, a factor that must be considered in assessing a civil penalty under Section 13 of the Shipping Act. The evidence BOE urges the Commission to take notice of was not available at the time BOE filed its Revised Proposed Findings of Fact in November 2008. Reopening the record to allow for admission of new evidence will foster a more complete record.

**OFFICIAL NOTICE OF INFORMATION CONTAINED IN RESPONDENT OWEN
ANDERSON’S BANKRUPTCY PLEADINGS**

Rule 226 of the Commission’s Rules provides that official notice may be taken of any matter that might be judicially noticed by the court. 46 C.F.R. § 502.226. Rule 201 of the Federal Rules of Evidence allows for judicial notice of adjudicative facts. Fed. R. Evid. 201. A judicially noticed fact is one that is “capable of accurate and ready determination by resort to sources whose accuracy cannot reasonably be questioned.” Fed. R. Evid. 201(b). Information contained in bankruptcy pleadings have been held to be facts appropriate for judicial notice. In Veg-Mix, Inc. v. U.S. Dep’t of Agriculture, 832 F.2d 601, 607 (DC Cir. 1987), an Agriculture Department ALJ allowed as evidence information contained in the bankruptcy pleadings of Veg-Mix, Inc. Agriculture Department procedural rules, similar to the Commission’s rules, stated that official notice shall be taken of such matters as are judicially noticed by the courts of the United States. The D.C. Circuit Court of Appeals found the ALJ was authorized to take official notice of the company’s bankruptcy petition and the information contained therein when

determining sanctions, finding courts may take judicial notice of court records, such as those in bankruptcy proceedings. *See also*, Freshman v. Atkins, 269 U.S. 121, 123-24, (1925); In re Aughenbaugh, 125 F.2d 887, 890 (3d Cir. 1942); In re Eagson Corp., 37 B.R. 471, 479-80 (Bankr. E.D. Pa. 1984).

BOE petitions the Commission to take official notice of the information contained in the bankruptcy pleadings filed in Bankruptcy Petition # 08-36657 and contained in the attached document entitled “ADDITIONAL PROPOSED FINDINGS OF FACT, BRIEF AND APPENDIX OF THE BUREAU OF ENFORCEMENT” and to admit them into the record.⁵ The pleadings include a statement of financial affairs, schedules of assets and liabilities and a Chapter 13 statement of current monthly and disposable income, all filed by Owen Anderson under penalty of perjury, as well as pleadings filed by claimants. It is appropriate for the Commission to take official notice of the evidence contained in Respondent Owen Anderson’s bankruptcy pleadings. The Commission’s Rules of Practice and Procedure (“Rules”), following the Administrative Procedure Act, allow for the admission of “all evidence which is relevant, reliable and probative and not unduly repetitious or cumulative”. 46 C.F.R. § 502.156. *See* 5 U.S.C. § 556(d), allowing admission of hearsay evidence as long as it is not irrelevant, immaterial or unduly repetitious.⁶ The pleadings filed in Respondent Owen Anderson’s

5. This information was obtained from the Public Access to Court Electronic Records (“PACER”) service, which provides on-line access to U.S. Appellate, District, and Bankruptcy court records and documents nationwide. Copies of pleadings filed in the proceeding are available by accessing www.pacer.gov, clicking on the link for the U.S. Bankruptcy Court for the Southern District of Texas (<https://ecf.txsb.uscourts.gov>), and inputting Bankruptcy Petition # 08-36657.

6. The APA evidentiary standard is a statutory adaptation of the views of the Supreme Court which has long held that administrative agencies are not bound by the formal rules of evidence, and that hearsay is admissible in agency proceedings. *See*, ICC v. Louisville & Nashville R. Co., 227 U.S. 88 (1913); Spiller v. Atchison, T. & S.F.R. Co., 253 U.S. 117 (1920); Opp Cotton Mills v. Administrator, 312 U.S. 126 (1941); FTC v. Cement Institute, 333 U.S. 683 (1948); Richardson v. Perales, 402 U.S. 389 (1971). The Commission addressed this question most recently in EuroUSA Shipping, Inc., Tober Group, Inc., and Container Innovations, Inc. – Possible Violations of Section 10 of the Shipping Act of 1984 and the Commission’s Regulations at 46 CFR § 515.27, 31 SRR 540 (2009). To the extent that the Commission’s Rules and the APA diverge from the Federal Rules of Evidence, they are not controlling and the Commission is not bound by their requirements. Documents not meeting the technical requirements of the Federal Rules of Evidence, including hearsay evidence, are admissible in a Commission proceeding. Gallagher v. National Transportation Safety Board, 953 F.2d 1214, 1218 (10th Cir.1992) (agencies are not bound by strict rules of

bankruptcy proceeding should not be excluded on the grounds of hearsay. Evidence obtained from the PACER service concerning Respondents' assets, liabilities, and monthly income is relevant, reliable and probative to the question of whether Respondents have the ability to pay a civil penalty. The Commission's Rules of Practice and Procedure give the Commission the authority to take official notice of the information contained in the bankruptcy pleadings.

REMAND OF THE PROCEEDING TO THE ALJ

BOE also petitions for a remand of the proceeding to the ALJ for further determination on the imposition of a civil penalty. BOE has requested the Commission take official notice of and admit into the record evidence which bears directly on the question of whether Respondents have the ability to pay a civil penalty. In his initial decision, the ALJ did not impose a civil penalty citing, as relevant here, the lack of evidence in the record regarding Respondents' ability to pay. It is appropriate to remand the proceeding to the ALJ for consideration of the new evidence and further determination on the imposition of a civil penalty.

STAY OF THE DUE DATE FOR FILING EXCEPTIONS

BOE also petitions for a stay of the due date for filing exceptions until twenty days after a ruling is issued on this petition, or if the proceeding is remanded to the ALJ, until twenty days after the ALJ issues a decision. The Commission's decision on BOE's petition may affect BOE's exceptions to the ALJ's decision not to impose a civil penalty; therefore it is appropriate to stay the deadline for the filing of exceptions until twenty days after the Commission's ruling. Similarly, the ALJ's determination on remand may affect BOE's exceptions and it is appropriate to stay the deadline for the filing of exceptions until twenty days after the ALJ's decision.

evidence governing jury trials, but rather by the APA); See also, Pacific Champion Express Co., Ltd. – Possible Violations, 28 S.R.R. 1185, 1197 (1999)(considering hearsay on question of holding out). An administrative decision may even be supported by uncorroborated and untested testimony.

RELIEF REQUESTED

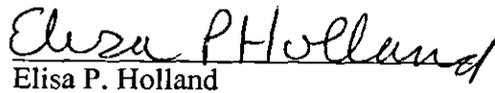
BOE petitions the Commission to reopen this proceeding in order to admit evidence obtained from the bankruptcy pleadings of Respondent Owen Anderson. This information is relevant to a determination of Respondents' ability to pay a civil penalty. Accordingly, BOE requests that the Commission take official notice of the bankruptcy proceeding and the pleadings filed therein and admit the evidence into the record. BOE further petitions the Commission to remand the proceeding to the ALJ for consideration of the new evidence and further determination on the imposition of a civil penalty and petitions for a stay of the due date for filing exceptions until twenty days after a ruling on BOE's petition by the Commission, or in the event the proceeding is remanded, for a stay of the due date until twenty days after a decision by the ALJ.



George A. Quadagno, Deputy Director
Elisa P. Holland, Trial Attorney
Bureau of Enforcement
Federal Maritime Commission
October 8, 2009

CERTIFICATE OF SERVICE

I hereby certify that on this 8th day of October, 2009, a copy of the foregoing **PETITION TO REOPEN THE PROCEEDING FOR THE PURPOSE OF TAKING FURTHER EVIDENCE, TO REMAND THE PROCEEDING TO THE ADMINISTRATIVE LAW JUDGE AND TO STAY THE DUE DATE FOR FILING EXCEPTIONS** has been served upon all the parties of record by first class mail.


Elisa P. Holland

Owen Anderson
Anderson International Transport
3015 Richland Spring Lane
Sugarland, TX 77479

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**OFFICE OF THE
FEDERAL MARITIME COMMISSION**

FEDERAL MARITIME COMMISSION

DOCKET NO. 07-02

**ANDERSON INTERNATIONAL TRANSPORT AND OWEN ANDERSON - POSSIBLE
VIOLATIONS OF SECTIONS 8(A) AND 19 OF THE SHIPPING ACT OF 1984**

**ADDITIONAL PROPOSED FINDINGS OF FACT, BRIEF AND APPENDIX
OF THE
BUREAU OF ENFORCEMENT**

CASES AND AUTHORITIES (ADDENDUM)

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BOE hereby submits the following additional proposed findings of fact, brief and appendix.

ADDITIONAL PROPOSED FINDINGS OF FACT

1. On October 17, 2008, Owen Anderson filed a Chapter 7 voluntary petition in the U.S. Bankruptcy Court, Southern District of Texas. It was assigned Bankruptcy Petition # 08-36657. (BOE App. 28, P. BOE001001; BOE App. 29).
2. On October 17, 2008, Owen Anderson also filed Schedules B, E, F, I and J to his Chapter 7 voluntary petition. (BOE App. 32). Schedule B listed personal property in the amount of \$16,000.00. (BOE App. 32, P. BOE001031-BOE001033). Schedule E listed unsecured priority claims in the amount of \$698,000.00, including a \$660,000 claim by the Federal Maritime Commission for this proceeding and a claim by the Attorney of Texas of \$38,000.00. (BOE App. 32, P. BOE001035). Schedule F listed unsecured non-priority claims in the amount of \$270,870.50. (BOE App. 32, P. BOE001035-BOE001044). Schedule I listed Owen Anderson's current monthly income as \$2808.00 and his spouse's current monthly income as \$3269.00. (BOE App. 32, P. BOE001045). Schedule J listed current monthly expenditures of Owen Anderson and his spouse as \$6077.00 with a monthly net income of \$778.00. (BOE App. 32, BOE001046).
3. On November 5, 2008, Owen Anderson filed a Chapter 7 Statement of Current Monthly Income and Means-Test Calculation. (BOE App. 30). Owen Anderson listed gross monthly income of \$3128.00. (BOE App. 30, P. BOE001012). Owen Anderson listed business income of \$589.00 (BOE App. 30, P. BOE001013). Owen Anderson listed total current monthly income (including his spouse's income) of

\$8291.00. for an annualized current monthly income of \$99,492.00. (BOE App. 30, P. BOE001013).

4. On November 5, 2008, Owen Anderson filed a Statement of Financial Affairs. (BOE App. 31). In that statement, he listed income from employment or operation of business as \$75,072.00 and income other than from employment or operation of a business of \$13,610.00. (BOE App. 31, P. BOE001020-BOE001021). Owen Anderson also listed in the repossessions, foreclosures and returns section of his statement that property worth \$125,000.00 was repossessed or subject to a foreclosure sale on May 5, 2008. (BOE App. 31, P. BOE001022).
5. On November 13, 2008, the United States Trustee filed a motion to dismiss Owen Anderson's Chapter 7 case because Owen Anderson received a discharge in Case No. 02-43851-H3-7 which was filed on November 21, 2002. On November 19, 2008, Owen Anderson filed an answer to the motion requesting that his Chapter 7 petition be converted to Chapter 13 and he be given time to find an attorney. Owen Anderson's request was granted on December 30, 2008. (BOE App. 33).
6. On February 5, 2009, the United States Trustee filed a motion to dismiss Owen Anderson's Chapter 13 petition for failure to make payments, provide information and file a Chapter 13 plan. (BOE App. 36). A hearing was scheduled for March 26, 2009. (BOE App. 28, P. BOE001005).
7. On February 6, 2009, Monique Wolfe filed a notice of removal in Owen Anderson's bankruptcy action, citing her suit in the 269th Judicial District Court of Harris County, Texas. (BOE App. 37(PACER file missing page 5 and 6 of plaintiff's original petition)). Monique Wolfe's suit in Texas state court against Owen Anderson, Anderson International Transport and AIT International alleged they failed to

- properly complete a shipment of household goods from Texas to Aruba, for which Monique Wolfe paid \$30,000.00. Monique Wolfe has already obtained a default judgment against Anderson International Transport and AIT International in the Texas state court suit. (BOE App. 37).
8. On February 11, 2009, Owen Anderson, represented by Floyd F. James, Sr. & Associates, filed a Chapter 13 Petition and accompanying schedules. (BOE App. 34). Owen Anderson showed estimated assets of \$100,000.01 to \$500,000.00 and liabilities of the same amount. (BOE App. 34, P. BOE001052). In Schedule A Real Property, Owen Anderson listed a home located at 11835 S. Ridgewood Circle valued at \$124,396.00. (BOE App. 34, P. BOE001057). Owen Anderson did not list any personal property under Schedule B nor did he claim any property as exempt under Schedule C. (BOE App. 34, P. BOE001061-BOE001062).
 9. In Schedule E, Creditors holding Unsecured Priority Claims, Owen Anderson listed child support obligations in the amount of \$36,238.89. (BOE App. 34, P. BOE001065). In Schedule F, Creditors Holding Unsecured Nonpriority Claims, Owen Anderson listed claims totaling \$102,133.22, including a claim by Southwestern Bell Yellow Pages for \$53,629.95. (BOE App. 34, P. BOE001066-BOE001068).
 10. In Schedule I, Current Income of Individual Debtor(s), Owen Anderson listed average monthly income of \$2,698.00. (BOE App. 34, P. BOE001071). In Schedule J, Current Expenditures of Individual Debtor(s), Owen Anderson listed average monthly expenses of \$2,420.00 leaving a monthly net income of \$278.00. (BOE App. 34, P. BOE001072).

11. In the Summary of Schedules, Owen Anderson listed assets of \$124,396.00 and liabilities of \$138,372.11. (BOE App. 34, P. BOE001073).
12. On February 11, 2009, Owen Anderson filed a Statement of Financial Affairs. (BOE App. 34, P. BOE001076-BOE001080). Owen Anderson listed negative income of \$8,422.00 for 2005 and income of \$58,782.00 for 2006. Owen Anderson also listed a lawsuit against himself, Anderson International Transport and AIT International by Monique Wolfe. (BOE App. 34, P. BOE0001076). Owen Anderson also listed a repossession or foreclosure of property worth \$124,000.00 in August 2008. (This appears to be the property referenced in Proposed Additional Finding of Fact Number 8). (BOE App. 34, P. BOE001077).
13. On February 11, 2009, Owen Anderson filed a Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income. (BOE App. 34, P. BOE001087-BOE001093). Owen Anderson listed monthly income of \$3,564.00 and annualized income of \$42,768.00. (BOE App. 34, P. BOE001087-BOE001088).
14. On March 26, 2009, the Bankruptcy Court gave Owen Anderson ten days to file an ACH order, pay current plan payments, file an amended plan, file an amended 22c, file tax returns, make an appointment with the trustee's accountant, provide domestic support obligation documentation and file an amended schedule I. (BOE App. 28, P. BOE001006).
15. On April 2, 2009, Owen Anderson filed a revised Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income. (BOE App. 35). Owen Anderson listed monthly income of \$2,914.36. (BOE App. 35, P. BOE001096-BOE001097).

16. On April 15, 2009, an order was issued by the Bankruptcy Court dismissing Owen Anderson's Chapter 13 petition for failure to comply with its March 26, 2009 requirements. (BOE App. 28, P. BOE001007).

ARGUMENT

ABILITY TO PAY AND IMPOSITION OF CIVIL PENALTY

Section 13(c) of the Shipping Act provides that, in assessing civil penalties, the Commission take into account the nature, circumstances, extent and gravity of a violation, as well as the degree of culpability, history of prior offenses, ability to pay, and such other matters as justice may require. 46 U.S.C. § 41109. Ability to pay is only one factor in determining the appropriate amount of a civil penalty. See Portman Square Ltd., 28 SRR 80, 86 (1998, ALJ); Ever Freight Int'l Ltd. et al., 28 SRR 329, 335 (1998, ALJ); Refrigerated Container Carriers Pty. Limited – Possible Violations of Section 10(a)(1) of the Shipping Act of 1984, 28 SRR 799, 805 (Footnote 5) (1999, ALJ). In taking the Section 13 factors into account, the Commission must make specific findings with regard to each factor. However, the Commission may use its discretion to determine how much weight to place on each factor. Merritt v. United States, 960 F.2d 15, 17 (1992).

The filings made by Owen Anderson during his bankruptcy proceeding are consistent, albeit not identical, with regard to his income or debts. In various filings, Owen Anderson indicated his monthly income was \$2698.00, \$2808.00, \$2914.00, \$3564.00 or \$3717.00. (Additional Proposed Finding of Fact (“APFF”) 2, 3, 10, 13, 15). Taking an average, it is reasonable to conclude that Owen Anderson's annualized income is between \$37,000.00 and \$44,000.00. Excluding any claim by the Commission and including the suit filed by Monique Wolfe, the bankruptcy filings show that Owen Anderson has claims and debts against him of approximately

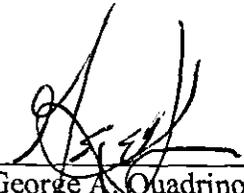
\$150,000.00 to \$270,000.00, some of which are medical and legal bills. (APFF 2, 6, 8).

Monique Wolfe has obtained a default judgment against Anderson International Transport. (APFF 6). It also appears that Owen Anderson's main asset, property at 11835 S. Ridgewood Circle, Houston, Texas, is at best, the subject of a foreclosure proceeding and may have already been the subject of a foreclosure sale. (APFF 4, 7, 12). It is reasonable to conclude that Respondents have a limited ability to pay a civil penalty.

However, ability to pay is only one factor in determining the amount of a civil penalty. BOE believes the record supports imposition of the maximum civil penalty of \$30,000.00 for each violation. As previously recommended in BOE's Revised Proposed Findings of Fact, assessment of a substantial civil penalty, up to and including the maximum, against Respondents is appropriate. Owen Anderson, through Anderson International Transport, originated twenty-three¹ ocean export shipments during the period January 5, 2005 through May, 2007, with three of those shipments occurring after the issuance of an Order of Investigation and Hearing in this case. Many of his customers suffered delivery delays and monetary losses. With regard to his history of prior offenses, Mr. Anderson was counseled personally by representatives of the Commission regarding the requirements of the 1984 Act in 1997 and again in 2006. Mr. Anderson has indicated on several occasions that he is aware of the requirements of the Shipping Act, yet continues to knowingly and willfully provide ocean transportation services in violation of the Shipping Act. Most recently, Mr. Anderson has participated in ocean transportation activities resulting in substantial harm to the shipping public and other shipping companies. Regardless of Respondents' ability or inability to pay, a substantial civil penalty will send a strong message to other common carriers and serve as a deterrent to similar conduct. The policies for deterrence and future compliance with the Commission's regulations are substantial

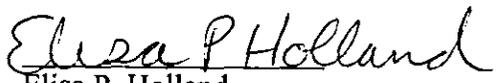
1. In his initial decision, the ALJ held that a shipment which BOE characterized as one shipment was two separate shipments for the same proprietary shipper and found that Respondents violated the Shipping Act on twenty-three vs. twenty-two occasions.

factors to be considered with the other factors in assessing the amount of a civil penalty. 46
C.F.R. § 502.603(b). In the circumstances of this case, the deterrent effect on others who might
be inclined to violate the law clearly justifies assessment of a significant civil penalty
notwithstanding Respondents' present status.


George A. Quadrino, Deputy Director
Elisa P. Holland, Trial Attorney
Bureau of Enforcement
Federal Maritime Commission
October 8th, 2009

CERTIFICATE OF SERVICE

I hereby certify that on this 8th day of October, 2009, a copy of the foregoing
**ADDITIONAL PROPOSED FINDINGS OF FACT, BRIEF AND APPENDIX OF THE
BUREAU OF ENFORCEMENT** has been served upon all the parties of record by first class
mail.


Elisa P. Holland

Owen Anderson
Anderson International Transport
3015 Richland Spring Lane
Sugarland, TX 77479

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DOCKET NO. 07-02

**ANDERSON INTERNATIONAL TRANSPORT AND OWEN ANDERSON –
POSSIBLE VIOLATIONS OF SECTIONS 8(A) AND 19 OF THE SHIPPING ACT
OF 1984**

BUREAU OF ENFORCEMENT APPENDIX

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BOE App. 28

DUPFILER, DISMISSED

**U.S. Bankruptcy Court
Southern District of Texas (Houston)
Bankruptcy Petition #: 08-36657**

Assigned to: Letitia Z. Paul
Chapter 13
Previous chapter 7
Voluntary
Asset

Date filed: 10/17/2008
Date converted: 12/30/2008
Debtor dismissed: 04/15/2009

Debtor

Owen W. Anderson
3015 Richland Springs Lane
Houston, Tx 77479
(413-3579
SSN / ITIN: xxx-xx-7854

represented by **Floyd F James, Sr**

Floyd F James Assoc PC
6200 Savoy
Ste 260
Houston, TX 77036
713-981-8600
Fax : 713-334-3270
Email:
floydlaw@sbcglobal.net

Trustee

David J Askanase
Hughes Watters and Askanase LLP
Three Allen Center
333 Clay, 29th Floor
Houston, TX 77002
713-759-0818
TERMINATED: 12/30/2008

Trustee

William E. Heitkamp
e of Chapter 13 Trustee
9021 Katy Freeway
Ste 590

Houston, TX 77024
713-722-1200

U.S. Trustee
US Trustee

Office of the US Trustee
515 Rusk Ave
Ste 3516
Houston, TX 77002
713-718-4650

represented by **Stephen Douglas**
Statham

Office of US Trustee
515 Rusk
Ste 3516
Houston, TX 77002
713-718-4650 x252
Fax : 713-718-4680
Email:
stephen.statham@usdoj.gov

Filing Date	#	Docket Text
10/17/2008	<u>1</u>	Chapter 7 Voluntary Petition. Receipt Number o, Fee Amount \$299 . Filed by Owen Wordsworth Anderson (smur,) Additional attachment(s) added on 10/17/2008 (smur,). (Entered: 10/17/2008)
10/17/2008	<u>2</u>	Certificate of Credit Counseling (Filed By Owen Wordsworth Anderson). (smur,) (Entered: 10/17/2008)
10/17/2008	<u>3</u>	Exhibit D to Petition (Filed By Owen Wordsworth Anderson). (smur,) (Entered: 10/17/2008)
10/17/2008	<u>4</u>	Statement of Social Security Number Filed. Does this document change the social security number for one or more debtors? No. Has the Meeting of Creditors been set in this case? No. (smur,) (Entered: 10/17/2008)
10/17/2008	<u>5</u>	Schedules B, E, F, I & J (Filed By Owen Wordsworth Anderson). (smur,) (Entered: 10/17/2008)
'17/2008	6	No Creditor Mailing List (smur,) (Entered: 10/17/2008)
		Previous case filed in the Southern District of Texas, Case Number

20/2008		02-43851–Ch. 7 case discharged on 8/3/04. Previous case filed in the Northern District of Texas, Case Number 97-35755. (tcam,) (Entered: 10/20/2008)
10/20/2008	<u>7</u>	Initial Order for Prosecution Signed on 10/20/2008 (tcam,) (Entered: 10/20/2008)
10/20/2008	<u>8</u>	Order: Possible Future Dismissal of Case. Court advises that 11 U.S.C. Section 521(i) requires automatic dismissal if information required by Section 521(a)(1) is not filed. Signed on 10/20/2008 (tcam,) (Entered: 10/20/2008)
10/22/2008	<u>9</u>	BNC Certificate of Mailing. (Related document(s): <u>7</u> Initial Order for Prosecution) No. of Notices: 1. Service Date 10/22/2008. (Admin.) (Entered: 10/23/2008)
10/22/2008	<u>10</u>	BNC Certificate of Mailing. (Related document(s): <u>8</u> Order: Possible Future Dismissal of Case) No. of Notices: 1. Service Date 10/22/2008. (Admin.) (Entered: 10/23/2008)
10/31/2008	<u>11</u>	Notice of Failure to Pay Filing Fees. The court may dismiss this case after 15 days unless the filing fee is paid or a party in interest requests a hearing (klov,) (Entered: 10/31/2008)
11/02/2008	<u>12</u>	BNC Certificate of Mailing. (Related document(s): <u>11</u> Notice of Failure to Pay Filing Fees) No. of Notices: 1. Service Date 11/02/2008. (Admin.) (Entered: 11/02/2008)
11/05/2008		Receipt Number 172544, Fee Amount \$299.00. (Related document(s): <u>1</u> Voluntary Petition (Chapter 7)) (ejon,) (Entered: 11/05/2008)
11/05/2008	<u>13</u>	Statement of Financial Affairs (Filed By Owen W. Anderson). (jwil,) (Entered: 11/05/2008)
11/05/2008	<u>14</u>	Chapter 7 Statement of Current Monthly Income and Means Test Calculation – Form 22A . (Filed By Owen W. Anderson). (lfil,) (Entered: 11/05/2008)

11/05/2008	<u>15</u>	Creditor Mailing List Loaded. (Filed By Owen W. Anderson). (jwil,) (Entered: 11/05/2008)
11/05/2008	<u>16</u>	Pay Advices (Filed By Owen W. Anderson). (lfil,) (Entered: 11/05/2008)
11/05/2008	<u>17</u>	Schedules A, C, D, G, H (Filed By Owen W. Anderson). (pjam,) (Entered: 11/05/2008)
11/06/2008	<u>18</u>	Meeting of Creditors 341(a) meeting to be held on 12/4/2008 at 11:00 AM at Houston, 515 Rusk Suite 3401. Financial Management Course due:1/18/2009. Last day to oppose discharge or dischargeability is 2/2/2009. (tcam,) (Entered: 11/06/2008)
11/08/2008	<u>19</u>	BNC Certificate of Mailing - Meeting of Creditors. (Related document(s): <u>18</u> Meeting of Creditors Chapter 7 No Asset) No. of Notices: 30. Service Date 11/08/2008. (Admin.) (Entered: 11/09/2008)
11/13/2008	<u>20</u>	Motion to Dismiss Case for Other Cause . Objections/Request for Hearing Due in 20 days. Filed by U.S. Trustee US Trustee (Attachments: # <u>1</u> Proposed Order) (Statham, Stephen) (Entered: 11/13/2008)
11/19/2008	<u>21</u>	Motion to Convert Case to Chapter 13 , Motion to Extend Time to <i>find an attorney</i> Filed by Debtor Owen W. Anderson (jgon,) (Entered: 11/19/2008)
12/01/2008	<u>22</u>	Order (Related Doc # <u>21</u>) Signed on 12/1/2008. (kstr,) (Entered: 12/02/2008)
12/04/2008	<u>23</u>	BNC Certificate of Mailing. (Related document(s): <u>22</u> Order on Motion to Extend Time) No. of Notices: 1. Service Date 12/04/2008. (Admin.) (Entered: 12/05/2008)
		Notice of Continuance of Meeting of Creditors. Meeting of Creditors Held. <i>Debtor DID NOT appear; 341 Meeting NOT CONCLUDED; Reset 341(a) meeting to be held on 12/30/2008 at</i>

12/05/2008		10:30 AM at Houston, 515 Rusk Suite 3401. (Askanase, David) (Entered: 12/05/2008)
12/16/2008	<u>24</u>	Notice of Appearance and Request for Notice Filed by Floyd F James Sr Filed by on behalf of Owen W. Anderson (jwil,) (Entered: 12/17/2008)
12/30/2008	<u>25</u>	Order Mooting Motion to Dismiss Case (Related Doc # <u>20</u>), Granting Motion to Convert Case to Chapter 13 (Related Doc # <u>21</u>) Signed on 12/30/2008. (lfil,) (Entered: 12/30/2008)
12/30/2008		Notice of Appointment of Successor Trustee. Trustee William E. Heitkamp added to the case. (lfil,) (Entered: 12/30/2008)
01/01/2009	<u>26</u>	BNC Certificate of Mailing. (Related document(s): <u>25</u> Order on Motion to Dismiss Case, Order on Motion to Convert Case To Chapter 13) No. of Notices: 28. Service Date 01/01/2009. (Admin.) (Entered: 01/02/2009)
01/05/2009	<u>27</u>	Trustee's Report of No Distribution (<i>Case Converted to Chapter 13</i>) (Related document(s): Notice of Continuance of Meeting of Creditors) (Askanase, David) (Entered: 01/05/2009)
01/08/2009	<u>28</u>	Chapter 13 Meeting of Creditors. 341(a) meeting to be held on 2/4/2009 at 10:00 AM at Houston, 515 Rusk Suite 3401. Proofs of Claims due by 5/5/2009. Confirmation Hearing to be held on 3/26/2009 at 09:30 AM at Houston, Courtroom 401 (LZC). (Heitkamp, William) (Entered: 01/08/2009)
01/10/2009	<u>29</u>	BNC Certificate of Mailing - Meeting of Creditors. (Related document(s): <u>28</u> Chapter 13 Meeting of Creditors (batch), Chapter 13 Meeting of Creditors (batch)) No. of Notices: 31. Service Date 01/10/2009. (Admin.) (Entered: 01/11/2009)
01/15/2009	<u>30</u>	Chapter 13 Trustee's Notice of Confirmation Hearing and Plan Summary. (Heitkamp, William) (Entered: 01/15/2009)
		BNC Certificate of Mailing. (Related document(s): <u>30</u> Chapter 13 Trustee's Notice of Confirmation Hearing and Plan Summary) No.

01/17/2009	<u>31</u>	of Notices: 28. Service Date 01/17/2009. (Admin.) (Entered: 01/18/2009)
01/22/2009	<u>32</u>	Notice of Appearance and Request for Notice Filed by Danny Joe Wallis Filed by on behalf of Attorney General Of Texas – Child Support Division (Wallis, Danny) (Entered: 01/22/2009)
02/05/2009	<u>33</u>	Meeting of Creditors Held – Trustee Does Not Recommend Confirmation of the plan filed on. NO PLAN FILED. NO FORM 22C, PAY ADVICES, OR TAX RETURNS FILED., document number. NO PLAN FILED.. Debtor did NOT appear at meeting held 2/4/2009. Meeting not concluded . (Related document(s): <u>28</u> Chapter 13 Meeting of Creditors (batch), Chapter 13 Meeting of Creditors (batch)) (Heitkamp, William) (Entered: 02/05/2009)
02/05/2009	<u>34</u>	Chapter 13 Trustee's Motion to Dismiss Case . Hearing scheduled for 3/26/2009 at 09:30 AM. (Heitkamp, William) (Entered: 02/05/2009)
02/06/2009	<u>35</u>	Adversary case 09–03071. Nature of Suit: (12 (Recovery of money/property – 547 preference)) Complaint by Monique Wolfe against Anderson International Transport , AIT International , Owen Andy Anderson . Receipt Number 0, Fee Amount \$250 (mmap,) (Entered: 02/06/2009)
02/07/2009	<u>36</u>	BNC Certificate of Mailing. (Related document(s): <u>34</u> Chapter 13 Trustee's Motion to Dismiss Case) No. of Notices: 28. Service Date 02/07/2009. (Admin.) (Entered: 02/08/2009)
02/11/2009	<u>37</u>	Amended Schedules filed: Schedule A Schedule B Schedule C Schedule D Schedule E Schedule F Schedule G Schedule H Schedule I Schedule J . Fee Amount \$26 (Filed By Owen W. Anderson). (James, Floyd) (Entered: 02/11/2009)
02/11/2009	<u>38</u>	Chapter 13 Plan Filed by Owen W. Anderson (James, Floyd) (Entered: 02/11/2009)
		Notice of Appearance and Request for Notice Filed by John P

02/25/2009	<u>39</u>	Dillman Filed by on behalf of Fort Bend County (Dillman, John) (Entered: 02/25/2009)
02/27/2009		Receipt of Amended Schedules(08-36657) [misc,amsc31] (26.00) Filing Fee. Receipt number 8813401. Fee amount \$ 26.00. (U.S. Treasury) (Entered: 02/27/2009)
02/27/2009	<u>40</u>	Certificate of Credit Counseling (Filed By Owen W. Anderson). (lfil) (Entered: 02/27/2009)
03/17/2009	<u>41</u>	Objection to Confirmation of Plan Filed by Fort Bend County (Related document(s): <u>38</u> Chapter 13 Plan) (Dillman, John) (Entered: 03/17/2009)
03/23/2009	<u>42</u>	Notice of Appearance and Request for Notice Filed by James F Kovach Filed by on behalf of AT&T Advertising, L.P. (Kovach, James) (Entered: 03/23/2009)
03/25/2009	<u>43</u>	First Amended Chapter 13 Plan Filed by Owen W. Anderson (Related document(s): <u>38</u> Chapter 13 Plan) (James, Floyd) (Entered: 03/25/2009)
03/26/2009	<u>44</u>	Withdraw Document (Filed By Fort Bend County).(Related document(s): <u>41</u> No action taken on Objection to Confirmation of the Plan) (Dillman, John) (Entered: 03/26/2009)
03/26/2009	<u>45</u>	Miscellaneous action by court. Related to document 28. Debtor has 10 days to file an ACH order, pay current plan payments, file an amended plan, file an amended 22c, file tax returns, make an appointment with the trustee's accountant, provide domestic support obligation documentation, and file an amended schedule I or the Trustee will submit an order of dismissal to the Court. (tcam) (Entered: 03/27/2009)
		Miscellaneous action by court. Related to document 34. Debtor has 10 days to file an ACH order, pay current plan payments, file an amended plan, file an amended 22c, file tax returns, make an appointment with the trustee's accountant, provide domestic

/26/2009	46	support obligation documentation, and file an amended schedule I or the Trustee will submit an order of dismissal to the Court. (tcam) (Entered: 03/27/2009)
04/02/2009	<u>47</u>	Second Amended Chapter 13 Plan Filed by Owen W. Anderson (Related document(s): <u>38</u> Chapter 13 Plan, <u>43</u> Amended Chapter 13 Plan) (James, Floyd) (Entered: 04/02/2009)
04/02/2009	<u>48</u>	Chapter 13 Statement of Current Monthly and Disposable Income (Filed By Owen W. Anderson). (James, Floyd) (Entered: 04/02/2009)
04/02/2009	<u>49</u>	Third Amended Chapter 13 Plan Filed by Owen W. Anderson (Related document(s): <u>38</u> Chapter 13 Plan, <u>43</u> Amended Chapter 13 Plan, <u>47</u> Amended Chapter 13 Plan) (James, Floyd) (Entered: 04/02/2009)
/09/2009	<u>50</u>	Chapter 13 Trustee's Certificate of Non-Compliance (Attachments: # <u>1</u> Proposed Order)(Heitkamp, William) (Entered: 04/09/2009)
04/15/2009	<u>51</u>	Order Dismissing Case Signed on 4/15/2009 (mrod) (Entered: 04/15/2009)
04/17/2009	<u>52</u>	BNC Certificate of Mailing. (Related document(s): <u>51</u> No action taken on Order Dismissing Case) No. of Notices: 34. Service Date 04/17/2009. (Admin.) (Entered: 04/18/2009)

PACER Service Center			
Transaction Receipt			
09/10/2009 14:49:32			
PACER Login:	us4412	Client Code:	
			08-36657 Fil or Ent:

Description:	Docket Report	Search Criteria:	filed Doc From: 0 Doc To: 99999999 Term: included Format: html
Billable Pages:	3	Cost:	0.24

BOE App. 29

B 1 (Official Form 1) (1/08)

United States Bankruptcy Court

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): ANDERSON OWEN W	Name of Joint Debtor (Spouse) (Last, First, Middle):
Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): 3015 RICHLAND SPRINGS LANE SUGAR LAND TX 77479	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP CODE	ZIP CODE
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):	ZIP CODE

Type of Debtor (Form of Organization) (Check one box.) <ul style="list-style-type: none"> <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	Nature of Business (Check one box.) <ul style="list-style-type: none"> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other 	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <table style="width:100%; border: none;"> <tr> <td style="width:50%; vertical-align: top;"> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 </td> <td style="width:50%; vertical-align: top;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </td> </tr> </table>	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			
Tax-Exempt Entity (Check box, if applicable.) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). 		Nature of Debts (Check one box.) <ul style="list-style-type: none"> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts. 		

Filing Fee (Check one box.) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 	Chapter 11 Debtors <p>Check one box:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p>Check if:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <p>Check all applicable boxes:</p> <ul style="list-style-type: none"> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
---	---

Statistical/Administrative Information									
Debtor estimates that funds will be available for distribution to unsecured creditors.									
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
Estimated Number of Creditors									
<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
Estimated Assets									
<input checked="" type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
Estimated Liabilities									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

United States Court
Southern District of Texas
FILED

OCT 17 2008

Michael N. Mizzy, Clerk

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s):	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location where Filed:	Case Number:	Date Filed:	
Location where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> No.			
Exhibit D			
To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			

(Name of landlord that obtained judgment)			

(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

BOE App. 30

B 22A (Official Form 22A) (Chapter 7) (01/08)

United States District Court
Southern District of Texas
FILED

In re OWENW ANDERSON
Debtor(s)

According to the calculations required by this statement: **NOV 05 2008**

Case Number: 08-36657
(If known)

- The presumption arises.
 The presumption does not arise.

Michael N. Milby, Clerk

(Check the box as directed in Parts I, III, and VI of this statement)

**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, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS

1A

If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's 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.

Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).

1B

If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2

Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.

- a. **Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.**
- b. **Married, not filing jointly, with 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.**
- c. **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.**
- d. **Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.**

All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.

**Column A
Debtor's
Income**

**Column B
Spouse's
Income**

3

Gross wages, salary, tips, bonuses, overtime, commissions.

\$ 3128.00 \$ 4583.00

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;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:55%;">Gross receipts</td> <td style="width:10%;">\$</td> <td style="width:30%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary business expenses</td> <td>\$</td> <td style="text-align:right;">18239.00</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Business income</td> <td></td> <td style="text-align:right;">17650.00 Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$		b.	Ordinary and necessary business expenses	\$	18239.00	c.	Business income		17650.00 Subtract Line b from Line a	\$	589.00
a.	Gross receipts	\$													
b.	Ordinary and necessary business expenses	\$	18239.00												
c.	Business income		17650.00 Subtract Line b from Line a												
5	<p>Rent 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;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:55%;">Gross receipts</td> <td style="width:10%;">\$</td> <td style="width:30%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$</td> <td></td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Rent and other real property income</td> <td></td> <td style="text-align:right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$		b.	Ordinary and necessary operating expenses	\$		c.	Rent and other real property income		Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$													
b.	Ordinary and necessary operating expenses	\$													
c.	Rent and other real property income		Subtract Line b from Line a												
6	Interest, dividends and royalties.	\$	\$												
7	Pension and retirement income.	\$	\$												
8	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.	\$	\$												
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:40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:20%;">Debtor \$ _____</td> <td style="width:20%;">Spouse \$ _____</td> <td style="width:20%;"></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;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:55%;"></td> <td style="width:10%;">\$</td> <td style="width:30%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td></td> <td>\$</td> <td style="text-align:right;">3708.00</td> </tr> <tr> <td colspan="3"></td> <td style="text-align:right;">4583.00</td> </tr> </table> <p>Total and enter on Line 10</p>	a.		\$		b.		\$	3708.00				4583.00	\$	8291.00
a.		\$													
b.		\$	3708.00												
			4583.00												
11	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).	\$	8291.00												
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.	\$	8291.00												
Part III. APPLICATION OF § 707(b)(7) EXCLUSION															
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	99,492												

14	<p>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.)</p> <p>a. Enter debtor's state of residence: <u>TEXAS</u> b. Enter debtor's household size: <u>two</u></p>	\$ 2167.00
15	<p>Application of Section 707(b)(7). Check the applicable box and proceed as directed.</p> <p><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.</p> <p><input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.</p>	

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	<p>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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:75%;"></td> <td style="width:20%; 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> </table> <p>Total and enter on Line 17.</p>		a.		\$	b.		\$	c.		\$
a.		\$									
b.		\$									
c.		\$									
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	<p>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 household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																								
19B	<p>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 number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width:5%; text-align: center;">a1.</td> <td style="width:30%;">Allowance per member</td> <td style="width:30%;"></td> <td style="width:5%; text-align: center;">a2.</td> <td style="width:30%;">Allowance per member</td> <td style="width:30%;"></td> </tr> <tr> <td style="text-align: center;">b1.</td> <td>Number of members</td> <td></td> <td style="text-align: center;">b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td style="text-align: center;">c1.</td> <td>Subtotal</td> <td></td> <td style="text-align: center;">c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>		Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal	
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
		\$																								

20A	<p>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 household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>	\$									
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 household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 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" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:65%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width:30%; text-align: right;">\$ 1656.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1656.00	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.	\$ 1656
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1656.00									
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> <hr/> <hr/>	\$									
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. <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 your 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.) <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" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:30%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">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	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.		
	a.	IRS Transportation Standards, Ownership Costs	\$
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.		\$
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		\$
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.		\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.		\$
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.		\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		\$
33	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 \$137.50 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.		\$
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	<p>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, 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.</p>				
	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	
	b.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
	c.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
			Total: Add Lines a, b and c.		\$
43	<p>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.</p>				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.		\$		
	b.		\$		
	c.		\$		
			Total: Add Lines a, b and c		\$
44	<p>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.</p>				\$
45	<p>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.</p>				
	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	<p>Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.</p>				\$
Subpart D: Total Deductions from Income					
47	<p>Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.</p>				\$

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 \$6,575. 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 \$10,950. 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 \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).</p>																
53	Enter the amount of your total non-priority unsecured debt	\$															
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$															
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)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 70%;">Expense Description</th> <th style="width: 25%;">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 colspan="2" style="text-align: right;">Total: Add Lines a, b and c</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b and c		\$
	Expense Description	Monthly Amount															
a.		\$															
b.		\$															
c.		\$															
Total: Add Lines a, b and c		\$															
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="margin-left: 100px;">Date: _____ Signature: _____ (Debtor)</p> <p style="margin-left: 100px;">Date: _____ Signature: _____ (Joint Debtor, if any)</p>																

BOE App. 31

United States District Court
Southern District of Texas
FILED

B 7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

NOV 05 2008

Michael N. Milby, Clerk

In re: OWEN W. ANDERSON
Debtor

Case No. 08-36657
(if known)

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

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

AMOUNT

\$75,072.00

SOURCE

PENSIONS AND BUSINESS DRAWINGS

2. Income other than from employment or operation of business

None

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

AMOUNT	SOURCE
\$13,610.00	PENSIONS

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

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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
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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
DOCKET 07-02	EXPORT SHIPPING	F.M.C. 800 NTH CAPITOL STREET. WASHINGTON DC20573	UNRESOLVED

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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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
LITTON LOAN SERVICING 4828 LOOP CENTRAL DRIVE HOUSTON TX 77081	05/08/08	\$125,000.00

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
MICHEAL D STEIN 1113 VIEN STREET HOUSTON TX 77003	PRECINT 1 PLACE 11 CAUSE # CV12C0044742	11/20/06	\$3,486.0

7. Gifts

None

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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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 a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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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
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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
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11. Closed financial accountsNone

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
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12. Safe deposit boxesNone

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. SetoffsNone

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	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another personNone

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtorNone

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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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

NICHELLE MARIA JONES

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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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
OWEN ANDERSON	7854	3015 J	FREIGHT FORWARDING	6/04/00
NICHELLE JONES	6472	RICHLAND SPRINGS LN Sugar LAND TX	77479	

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
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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
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None

b. List all firms or individuals who within 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

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

20. Inventories

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

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

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

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP
 N IHELLE M JONES CEO
 OWEN ANDERSON PRESIDENT

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
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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

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

[If completed by an individual or individual and spouse]

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

Date 11/03/08 Signature of Debtor [Signature]

Date _____ Signature of Joint Debtor (if any) _____

[If completed on behalf of a partnership or corporation]

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 to the best of my knowledge, information and belief.

Date _____ Signature _____

Print Name and Title _____

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

___ continuation sheets attached

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

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

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

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

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

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

Address

Signature of Bankruptcy Petition Preparer

Date

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

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

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

BOE App. 32

In re OWEN ANDERSON
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	REGIONS, STATES, COUNTIES, OR COMPANIES	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	✓			
23. Licenses, franchises, and other general intangibles. Give particulars.	✓			
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.	✓			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	✓	2001 TOYOTA TUNDRA		6000.00
26. Boats, motors, and accessories.	✓			
27. Aircraft and accessories.	✓			
28. Office equipment, furnishings, and supplies.	✓	three office desk and computers		5000.00
29. Machinery, fixtures, equipment, and supplies used in business.	✓			
30. Inventory.	✓			
31. Animals.	✓			
32. Crops - growing or harvested. Give particulars.	✓			
33. Farming equipment and implements.	✓			
34. Farm supplies, chemicals, and feed.	✓			
35. Other personal property of any kind not already listed. Itemize.	.			

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

\$ 16,000.00

In re OWEN ANDERSON
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint 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, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		BANK OF AMERICA A/C # 00577573355		
3. Security deposits with public utilities, telephone companies, landlords, and others.		NONE		
4. Household goods and furnishings, including audio, video, and computer equipment.		BED ROOM SETS <i>2-1/2 x 3 Room</i> <i>BED ROOM Dining Room set</i>		3,000.00
5. Books, pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		books pictures		500.00
6. Wearing apparel.		CLOTHES		1500.00
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.		NONE		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		NONE		
10. Annuities. Itemize and name each issuer.		NONE		
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).)		NONE		

In re OWEN ANDERSON
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	✓			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	✓			
14. Interests in partnerships or joint ventures. Itemize.	✓			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	✓			
16. Accounts receivable.	✓			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	✓			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	✓			
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.	✓			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	✓			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	✓			

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

In re ANDERSON OWEN W
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

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

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

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

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

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

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

Domestic Support Obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

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

Contributions to employee benefit plans

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

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

In re: OWEN ANDERSON
Debtor

Case No. _____
(if known)

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

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <u>DOCKET 07-02</u> F.M.C. 800 NTH CAPITOL STREET WASHINGTON DC 20573			8/02/07				660,000		
Account No. <u>0889163</u> ATTORNEY GE TEXAS AUSTIN TX 78711			3/1/1999				38,000		
Account No. _____ _____									
Account No. _____ _____									

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

Subtotals >>>
(Totals of this page)

\$	\$	
698,000		

Total >>>

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

\$		
698,000		

Totals >>>

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

\$	\$	\$
698,000	698,000.	

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

re OWEN ANDERSON
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0821300247 OUR LADY OF THE LOUDRES 611 ST LANDRY STREET LAFAYETTE LA 70506			8/06/08				1335.00
ACCOUNT NO. 32860340-106-2673 AKRON BILLING CENTER 2620 RIDGEWOOD STREET STE 300 AKRON OH44313			8/07/08				806.00
ACCOUNT NO.							
ACCOUNT NO.							

Subtotal ▶ \$ 2141.00

Total ▶ \$ 270870.50

____ continuation sheets attached

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

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

re OWEN ANDERSON
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>5300-5354</u> McALPINE MASON 1300 POST OAK STE 200 HOUSTON	AIT		Feb 2, 2008				24,000.
ACCOUNT NO. <u>004349217</u> BAYLOR MEDICAL 2300 MARIE CURIE GARLAND TX 75042			8/22/08				9441.16
ACCOUNT NO. <u>08-76200</u> CARE AMBLANCE BOX 530481 ATLANTA GA 30353			7/29/08				465.00
ACCOUNT NO. <u>B0821100235</u> BAPTIST HEALTH P.O. BPX 241145 MONTGOMERY AL36124			7/29/08				48250.00
Subtotal >							582,156.00
Total >							5268,729.50

continuation sheets attached

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

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

In re OWEN ANDERSON
Debtor

Case No. _____

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 creditors holding unsecured claims 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 relating to the creditor and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not include claims for which the debtor has a 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 sheets 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 "Husband, Wife, Joint, or Community" and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, or 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 disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one column.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the continuation sheets. Report the total on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statement of Financial Affairs 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 <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNDISPUTED	DISPUTED
ACCOUNT NO. IVAN DIMITROV 9641A GREEN COURT WESTMINISTER CO 800031			01/08/07			4147.00
ACCOUNT NO. TRAILER RENT 8222 N FREEWAY HOUSTON TX 77037			08/26/08			4400.00
ACCOUNT NO. MONIQUE WOLF 627 NTH PORT LANE KEMAH TX 77565			4/23/07			30,000.00
ACCOUNT NO.						

Sum > = 41,548.00
Sum > = 186,573.50

continuation sheets attached

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

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

re OWEN ANDERSON
Debtor

Case No. _____

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 creditors holding unsecured claims 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 name 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, age, sex, or date of birth. 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 sheets 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 in the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, or both are liable on the 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. Enter 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 Statement of Current Income 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 <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 58858 cbeyond P.O. BOX 406815 ATLANTA GA30384			8/27/07				17,600.00
ACCOUNT NO. 8433748 LANDSTAR LIGON DRAWER CS 8433748 ATLANTA GA 30384			08-11-06				1950.00
ACCOUNT NO. 360000706109 IDEARC P.O. BOX619810 DALLAS TX 75261			1/22/07				7650
ACCOUNT NO. 237305714 ENCOMPASS INS 14860 montfort rd DALLAS TX 75254			9/28/07				456.0

→ 327,656.00

→ 3

continuation sheets attached

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statement of Current Income and Related Data.)

145,025.50

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

in re OWEN ANDERSON
Debtor

Case No. _____

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 creditors holding unsecured nonpriority claims 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 name and the address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not include the child's name, age, sex, or date of birth. 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 "Husband, Wife, Joint, or Community" appropriate schedule of creditors, and complete Schedule H - Creditors. If a joint petition is filed, state whether the claimant is a creditor of the debtor or the 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. Transfer this total to the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statement of Current Income 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 <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT
ACCOUNT NO. 8667213757 BELL SOUTH YELLOW PAGES P.O. BOX 105024 ATLANTA GA 30348			6/22/04				4630.70
ACCOUNT NO. 2002-003-0300 PAUL BETTENCOURT P.O. BOX 4622 HOUSTON TX 77210			5/20/05				4350.00
ACCOUNT NO. 80285800-9045 COBALT INDUSTRIAL P.O. BOX 533071 ATLANTA GA 30353			1/22/07				21150.00
ACCOUNT NO. EV426004472 D.C.I. §SCHLANGER SILVER BARG & PAINE P.O. BOX 570548 HOUSTON TX 77257			11/06/06				8500.00

39,930.70
117,369.50
117,369.50

continuation sheets attached

(Use only on last page of the completed Schedule F)
(Report also on Summary of Schedules and, if applicable, on the Statement of Current Income and Related Data.)

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

In re OWEN ANDERSON
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1711739054 AT & T YELLOW PAGES P.O. BOX DALLAS TX 75263			MAY 25 2006				2235.00
ACCOUNT NO. 136626-06 CORE TRUCKING OF TEXAS P.O. BOX 701 LA PORTE TX 77572			SEPTEMBER 2007				2967.00
ACCOUNT NO. 12666 CINTAS CORPORATION P.O. BOX 40495 HOUSTON TX 77240							9000.00
ACCOUNT NO. CLB064C14 737 BEST DIRECTORY P.O. BOX 8280 AMARILLO TX 79114			JULY 2006				10802.00
Subtotal▶							\$ 25,004.00
Total▶							\$ 61,138.46

____ continuation sheets attached

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

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

Debtor OWEN ANDERSON

Case No. 08-36657

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 creditors holding unsecured claims 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 name and the mailing 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. Reg. 112.301(b)(2)(ii) 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 "H" in the column labeled "Husband, Wife, Joint, or Community," and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband or wife, or both, of the 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 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 Statement of Current Income 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 <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 00196873 TNT USA INC P.O. BOX CS 9002 MELVILLE NY 11747			1/13/07				580.00
ACCOUNT NO. ANDERTX SHIPCO 80 WASHINGTON STREET HOBOKEN NJ 07030			10/06/2006				2221.00
ACCOUNT NO. 554333 START TRUCKING P.O. BOX 15376 HOUSTON TX 77220			07/19/06				2117.00
ACCOUNT NO. ANDERSON IN WW. ROLAND P.O. BOX 41027 Houston TX 77241			09/30/05				2940.00

Subtotal 37858.00
Total 36,132.46

continuation sheets attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statement of Current Income and Related Data.)

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

re OWEN ANDERSON
Debtor

Case No. 08-36657

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 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 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. § 541(c)(2) 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 name 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 <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 521-195569-7 ROADWAY EXPRESS P.O. BOX. 93151 CHICAGO IL60673			10-11-06				2756.46
ACCOUNT NO. FINN 10412 FINN CONTAINER 3000 WESTLAYAN SUITE 376 houston			08-18-08				13420.00
ACCOUNT NO. CRAIG STANDLEE 8000 AIRPORT ROAD SANTA TERESA NM88008			05/22/08				6500
ACCOUNT NO. M.S.C. 10500 N.W. FREEWAY SUITE 210 HOUSTON TX 77092			07/10/07				5600

Schedule F > 28,276.46

Total > 3

continuation sheets attached

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

28,276.46

B6I (Official Form 6I) (12/07)

In re OWEN ANDERSON
Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
MARRIED		
Employment:	DEBTOR	SPOUSE
Occupation	SELF EMPLOYED	TEACHER
Name of Employer	AIT INTERNATIONAL LLC	ALEIF INDEPENDENT SCHOOL DISTRICT
How long employed		P.O. BOX 68
Address of Employer	3015 RICHLAND SPRINGS LN SUGAR LAND TX 77479	ALEIF TX 77411

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)
- 2. Estimate monthly overtime

\$ _____ \$ ~~4521.30~~
\$ _____ \$ _____

3. SUBTOTAL

\$ _____ \$ ~~4521.30~~

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): T.R.S.

\$ _____ \$ 432.92
\$ _____ \$ 416.00
\$ _____ \$ _____
\$ _____ \$ 409.26

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ _____ \$ 1252.20

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ _____ \$ ~~3269.00~~

- 7. Regular income from operation of business or profession or farm
(Attach detailed statement)
- 8. Income from real property
- 9. Interest and dividends
- 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
- 11. Social security or government assistance
(Specify): _____
- 12. Pension or retirement income
- 13. Other monthly income
(Specify): BRITISH STATE PENSION

\$ 1853.00 \$ _____
\$ _____ \$ _____
\$ _____ \$ _____
\$ _____ \$ _____
\$ 521.00 \$ _____
\$ _____ \$ _____
\$ 434.00 \$ _____

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2808.00 \$ 3269.00

15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)

\$ 2808.00 \$ 3269.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6077.00

(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:

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

In re OWEN ANDERSON,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made 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)	\$ 1631.00
a. Are real estate taxes included? Yes _____ No <u>X</u>	
b. Is property insurance included? Yes _____ No <u>X</u>	
2. Utilities: a. Electricity and heating fuel	\$ 256.00
b. Water and sewer	\$ 260.00
c. Telephone	\$ 106.00
d. Other _____	\$ 350.00
3. Home maintenance (repairs and upkeep)	\$ _____
4. Food	\$ 525.00
5. Clothing	\$ _____
6. Laundry and dry cleaning	\$ 275.00
7. Medical and dental expenses	\$ 50.00
8. Transportation (not including car payments)	\$ 150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 280.00
10. Charitable contributions	\$ 75.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 275.00
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ _____
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>PROPERTY TAXES</u>	\$ 466.6
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
c. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or firm (attach detailed statement)	\$ 600.00
17. Other _____	\$ _____
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.)	\$ 5299.60
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 J	\$ 6077.00
b. Average monthly expenses from Line 18 above	\$ 5299.60
c. Monthly net income (a. minus b.)	\$ 778.00

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UNITED STATES DEPARTMENT OF JUSTICE
OFFICE OF THE UNITED STATES TRUSTEE
CHARLES F. MCVAY
UNITED STATES TRUSTEE
Stephen D. Statham, Attorney
515 Rusk, Suite 3516
Houston, Texas 77002
Telephone: (713) 718-4650, Ext 252
Facsimile: (713) 718-4680

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE:	§	CASE NO.
	§	
OWEN W. ANDERSON	§	08-36657-H3-7
	§	(Chapter 7)
DEBTOR	§	

MOTION OF THE UNITED STATES TRUSTEE TO
DISMISS PURSUANT TO 11 U.S.C. §707(a)

BLR 9013 NOTICE: THIS MOTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 20 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEY.

TO THE HONORABLE LETITIA Z. CLARK
UNITED STATES BANKRUPTCY JUDGE:

COMES NOW, THE UNITED STATES TRUSTEE, ("UST"), through the undersigned counsel, who respectfully moves for an order dismissing this case under 11 U.S.C. §707(a) and represents as follows:

1. The Court has jurisdiction of this matter under 28 U.S.C. §1334 (a) and (b), 28 U.S.C. §157(a) and (b)(1) and 28 U.S.C. §151. This is a core proceeding under 28 U.S.C. §157(b)(2)(A) and (B).