

200 Jefferson Avenue, Suite 413
 Memphis, TN 38103
 Telephone: (901) 544-3202

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TENNESSEE

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13
 OF THE BANKRUPTCY CODE,
 MEETING OF CREDITORS, AND FIXING OF DATES

Case Number: 96-30717 XXX
 Date Filed (or Converted): 08/23/96

IN RE(NAME OF DEBTOR)
 Donald Joseph Davidson, 408-19-9762

Chancery Court Clerk
 DeSoto County Courthouse
 2535-Hwy 51 S.
 Hernando MS 38632-2192

ADDRESS OF DEBTOR
 3097 New Allen Rd.
 Memphis, TN 38128

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Robert V. Bickers
 Jefferson Plaza Building
 147 Jefferson Avenue, Suite 712
 Memphis, TN 38103

Telephone Number: (901) 523-1444

NAME/ADDRESS OF TRUSTEE

George W. Stevenson
 200 Jefferson Ave. Suite #1113
 Memphis, TN 38103

Telephone Number: (901) 576-1313

DATE/TIME/LOCATION OF MEETING OF CREDITORS

September 24, 1996 at 1:30 pm
 200 Jefferson Ave.
 Room #407
 Memphis, TN 38103

DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF PLAN

October 8, 1996 at 9:30 am
 200 Jefferson Ave.
 Room #600
 Memphis, TN 38103

DEADLINE TO FILE A PROOF OF CLAIM: For Creditors Other Than Governmental Units: 12/23/96
 For Governmental Units: 03/23/97

The debtor has filed a plan A plan has not been filed as of this date

FAILURE OF THE DEBTOR OR THE ATTORNEY FOR THE DEBTOR TO APPEAR AT THE SECTION 341(a) MEETING OF CREDITORS OR FAILURE TO FILE THE SCHEDULES AND STATEMENT OF AFFAIRS WITHIN 15 DAYS AFTER THE ENTRY OF THE ORDER FOR RELIEF MAY RESULT IN A DISMISSAL OF THIS CASE WITHOUT FURTHER NOTICE. IN ADDITION, IN CHAPTER 13 CASES FAILURE OF THE DEBTOR TO FILE THE PLAN WITHIN 15 DAYS FROM THE DATE OF FILING OF THE PETITION OR FAILURE TO COMMENCE MAKING PAYMENTS PROPOSED BY A PLAN WITHIN 30 DAYS AFTER THE PLAN IS FILED MAY RESULT IN A DISMISSAL OF THIS CASE WITHOUT FURTHER NOTICE.

For the Court:

Jed G. Weintraub
 Clerk of the Bankruptcy Court

8/29/96
 Date

STATE MS. - DE SOTO CO.

FORM B91

SEP 4 10 20 AM '96

(SEE REVERSE SIDE)

BK L PG 409
 V.E. DAVIS CH. CLK.

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Chapter 13

NOTICE IS FURTHER GIVEN THAT:

COMMENCEMENT OF CASE. An individual's debt adjustment case under chapter 13 of the Bankruptcy Code ("Code") has been filed in this court by the debtor or debtors named on the reverse side, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the Office of the Clerk of the Bankruptcy Court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money. Under the federal bankruptcy laws, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may punish that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review Sec. 362 and 1301 of the Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth on the reverse side labeled "Date/Time/Location of Meeting of Creditors" for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by oral notice at the meeting, without further written notice to creditors and other parties of interest.

PURPOSE OF A CHAPTER 13 FILING. Chapter 13 of the Code is designed to enable a debtor to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Code.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth on the reverse side labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is: *(The Address is stated below). Proof of Claim forms are available in the clerk's office of any bankruptcy court.

*(Western Division: at Memphis) Standing Chapter 13 Trustee, 11th Floor 200 Jefferson Ave, Memphis, TN 38103 (901) 576-1313

*(Eastern Division: at Jackson) Standing Chapter 13 Trustee, 59 Conrad Drive, P.O. Box 1313, Jackson, TN 38302 (901) 664-1313

(SEE REVERSE SIDE)

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

Debtor: (H) Donald Joseph Davidson S.S.# 408-19-9762
(W) S.S.# _____
 ADDRESS: 3097 New Allen Rd
Memphis, In. 38128
 PLAN PAYMENT: Debtor(s) to pay \$ 423.00 (weekly, every two weeks,
 semi-monthly, monthly)
 PAYROLL DEDUCTION: LaFarge Corporation or () DIRECT PAY
48 Henry St. BECAUSE: _____
Memphis, In 38107 FIRST PAYMENT: _____
 ADMINISTRATIVE: Pay filing fee, Trustee fee, and debtor's attorney fee, pursuant to Court Order

AUTO INSURANCE: () Not included in plan () Included in plan MONTHLY PLAN PMT. \$ _____
 CHILD SUPPORT: Future support through plan to _____ \$ _____
 Child support arrearage amount _____ \$ _____
 PRIORITY CREDITORS: Chancery Court Clerk of DeSoto County, Ms \$625.18 \$ 25.00

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).
 Otherwise, the Chapter 13 trustee shall serve as the disbursing agent.
Mid-State Homes, Inc. ongoing payment. begin 10-1-96, 19 _____ \$ 576.80
 Approximate arrearage 12,000 Interest 10 % \$ 125.00
 _____ ongoing payment. begin _____, 19 _____ \$ _____
 Approximate arrearage _____ Interest _____ % \$ _____

SECURED CREDITORS: (retain lien 11 U.S.C. 1325 (a) (5))	VALUE COLLATERAL	RATE OF INTEREST	MONTHLY PLAN PMT.
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____
_____	\$ _____	\$ _____ %	\$ _____

UNSECURED CREDITORS: Pay 100 % of these claims after above claims are paid:
Ford Mtr. Credit
Hernando Flower Shop
Hernando Animal Hospital
 TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.