

Oct 15 4 18 PM '02

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION

B BK 1 PG 657  
WF DAVIS CH. CLK.

In Re:  
Rickey Turnage

Chapter 13

Debtor(s)

2368661

Case No.

DEBTOR(S):

(H) Rickey Turnage S.S. # 319-62-7948

(W) S.S. #

ADDRESS:

661 West Lake MAIL TO: PO Box 5555

Holly Springs, MS 38635 Holly Springs, MS 38635

PLAN PAYMENT:

Debtor(s) to pay: \$ 30.00 (Weekly, every two weeks, semi-monthly, monthly)

PAYROLL DEDUCTION:

477 Distribution Pkwy OR ( ) DIRECT PAY

Collierville, TN 38017 BECAUSE

FIRST PAYMENT DATE:

PLACE OF EMPLOYMENT:

Clevite

ADMINISTRATIVE:

Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

INSURANCE:

( ) Not included in plan ( ) Included in Plan

CHILD SUPPORT:

Future support through Plan to \$

Child support arrearage amount \$

PRIORITY CREDITORS:

HOME MORTGAGE:

If no arrearage, ongoing payments are to be paid directly by the debtor(s).

ongoing pmt. begin , 20 02 \$

Approx. Arrearage Interest 0 % \$

ongoing pmt. begin , 20 02 \$

Approx. Arrearage Interest % \$

SECURED CREDITORS:

(retain lien 11 U.S.C. Sec. 1325(a)(5))

Mercury Finance

VALUE

COLLATERAL

\$ 1129

RATE OF

INTEREST

15 %

MONTHLY

PLAN PMT.

\$ 40

UNSECURED CREDITORS: Pay \_\_\_\_\_ % of these claims after above claims are paid or pay all disposable income for term of plan;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT:

TERMINATION: Plan shall terminate upon payment of the above approximately 60 months.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION

In re

Case No.

Debtor(s)

Chapter 13

Chapter 13 Proof of Claim

Name of Creditor: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Creditor's Account Number (if any): \_\_\_\_\_

Chapter 13 Trustee's Number Assigned to Creditor (if known): \_\_\_\_\_

1. Unpaid principal or unpaid amount of judgment. This amount cannot contain future unmatured (i.e. post-bankruptcy interest. Interest will be computed by the Chapter 13 Trustee's Office as provided for in plan. The Rule of 78's may be used in rebating interest or finance charges. Real estate mortgage claims should include only arrearage amounts.  
\$ \_\_\_\_\_
2. Other charges that may be allowable. (Examples include insurance charges, foreclosure fees and expenses, repossession expenses, etc.)  
Explain \_\_\_\_\_ \$ \_\_\_\_\_
3. Total Claim (add Lines 1 & 2 above) \$ \_\_\_\_\_
4. If judgment, amount \$ \_\_\_\_\_, date \_\_\_\_\_, docket # and court \_\_\_\_\_
5. Type of debt: secured [  ], unsecured priority [  ], or unsecured non-priority [  ]. A secured creditor should attach a copy of the security instrument, promissory note, and certificate of title (automobile liens). An unsecured creditor should attach a statement of the invoice, note or the like.
6. Execution below hereby asserts a claim by the creditor against the debtor or this estate in the amount above. The creditor states that there are no set-offs or counter-claims which the debtor may have and that the undersigned is authorized to file this proof of claim.

\_\_\_\_\_ Date

\_\_\_\_\_ Signature

Mail the original claim and attachments to:

Memphis Cases:

of  
Mr. George W. Stevenson  
Mr. George W. Emerson  
Standing Chapter 13 Trustee  
200 Jefferson Avenue, 11<sup>th</sup> Floor  
Memphis, TN 38103

The claim preferable should be received by the time of the first meeting of creditors

**PENALTY FOR FRAUDULENT CLAIMS IS A FINE UP TO \$500,000.00 OR IMPRISONMENT UP TO 5 YEARS, OR BOTH. SEE 18 U.S.C. §§ 152 AND 3571.**

U.S. Bankruptcy Court  
200 Jefferson Avenue, Suite 413  
Memphis, TN 38103  
Telephone: 901 328-3500

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: 02-36866 jdl  
Date Filed (or Converted): 10/09/02

In re (NAME OF DEBTOR)  
Rickey Turnage, 319-62-7948

ADDRESS OF DEBTOR(s):  
P.O. Box 5555  
Holly Springs, MS 38635

NAME/ADDRESS OF STANDING CHAPTER 13 TRUSTEE  
George W. Stevenson  
200 Jefferson Ave, Suite #1113  
Memphis, TN 38103  
Telephone Number: 901-576-1313

NAME/ADDRESS OF ATTORNEY FOR DEBTOR  
Jimmy E. McElroy  
3780 S. Mendenhall  
Suite #202  
Memphis, TN 38115  
Telephone Number: 901-363-7283

**DATE/TIME/LOCATION OF MEETING OF CREDITORS**  
November 21, 2002 03:00 pm  
200 Jefferson  
Room #175 (First Floor)  
Memphis, TN 38103

**DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF PLAN**  
December 10, 2002 09:30 am  
200 Jefferson  
Room #645  
Memphis, TN 38103

DEADLINE TO FILE A PROOF OF CLAIM:  
(See Explanation on Reverse Side)

For Creditors Other Than Governmental Units: 02/19/03  
For Governmental Units: 05/20/03

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 THE 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 THE CASE WITHOUT FURTHER NOTICE.

For the Court:

Jed G. Weintraub  
Clerk of the Bankruptcy Court

10/10/02  
Date

(SEE REVERSE SIDE)

**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 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, Harvard Oaks, 250 North Parkway, P. O. Box 1313, Jackson, TN 38302 (731) 664-1313

(SEE REVERSE SIDE)

SAT-38431 0651-2 #02 02-36866  
Jimmy E. McElroy  
3780 S. Mendenhall  
Suite #202  
Memphis, TN 38115

B BK 1 PG 6661

009888 9888 1 MB 0.309 38632 8 1 3788-1-9960



MESC  
2535 Hwy 51 S  
Hernando, MS 38632