

**United States Bankruptcy Court  
WESTERN DISTRICT OF KENTUCKY, LOUISVILLE DIVISION**

In re Ronnie B. Rowe  
Margot B. Rowe Debtor(s) Case No. 05-39081  
Chapter 7

**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.

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 the 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.

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

AMOUNT	SOURCE (if more than one)
<b>\$19,225.00</b>	<b>2005 - HUSBAND - RETIREMENT AND SOCIAL SECURITY CLOSED BUSINESS IN 2005 (LOSS)</b>
<b>\$0.00</b>	<b>2004 - HUSBAND - NEWMARK PUBLISHING USA (LOSS)</b>

**2. Income other than from employment or operation of business**

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

AMOUNT	SOURCE
--------	--------

### 3. Payments to creditors

- None  a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (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
------------------------------	-------------------	-------------	--------------------

- None  b. 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
---	-----------------	-------------	--------------------

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>WHW, LLC v. NEWMARK PUBLISHING USA INC. CASE NO. 05-CI-03702</b>	<b>CIVIL SUIT</b>	<b>JEFFERSON CIRCUIT - DIVISION 12</b>	<b>PENDING</b>
<b>REPUBLIC BANK &amp; TRUST CO. V. RONNIE B. ROWE AND MARGOT B. ROWE CASE NO. 05-CI-01513</b>	<b>CIVIL SUIT</b>	<b>JEFFERSON CIRCUIT COURT - DIVISION EIGHT</b>	<b>PENDING</b>

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

### 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
--	--	-----------------------------------

### 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
------------------------------	--------------------	-----------------------------------

- 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
-------------------------------	---	---------------	-----------------------------------

### 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
--	--------------------------------	--------------	-------------------------------

### 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
-----------------------------------	--	--------------

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

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	---	--

### 10. Other transfers

- None  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 **one year** 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
LAVONNE M. COTTRELL 3708 WOODMONT PARK LANE LOUISVILLE, KY 40245 NONE	9/2/05	SOLD REAL ESTATE - PAYOFF 1ST MTG W/REPUBLIC BANK & 2ND MTG. WITH PENTAGON CREDIT UNION - DEBTORS RECEIVED \$5,000 FOR MOVING EXPENSES
INDIVIDUAL	SEPT. 2005	2001 JEEP SOLD TO PAYOFF LOAN WITH CHASE - NO PROCEEDS TO DEBTORS.

**11. Closed financial accounts**

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

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>PNC BANK 500 WEST JEFFERSON STREET LOUISVILLE, KY 40202</b>	<b>M &amp; M ZERO BALANCE</b>	<b>CLOSED 2/3/05</b>

**12. Safe deposit boxes**

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

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

**13. Setoffs**

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

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

- None  If the debtor has moved within the **two 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
<b>1211 FOREST TRAIL PLACE, LOU., KY 40245</b>	<b>RONNIE &amp; MARGOT ROWE</b>	<b>1/31/96 - 9/2/05</b>

**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 the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

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

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

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

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

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

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

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

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None  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
---------------------------------------	---------------	-----------------------

**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, partnership, sole proprietorship, or was a self-employed professional within the **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 the **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 the **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 the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>NEWMARK PUBLISHING USA INC.</b>			<b>PUBLISHER / LIMITED EDITION ART PRINTS</b>	<b>1990 - 2005 - OFFICIALLY DISSOLVED 11/05</b>

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

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **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 otherwise self-employed.

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

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

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

NAME AND ADDRESS  
**RICHARDSON PENNINGTON & SKINNER PSC**  
**RUTH PAYNE**  
**513 SOUTH SECOND STREET**  
**LOUISVILLE, KY 40202**

DATES SERVICES RENDERED  
**TAX PREPARATION**

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

NAME ADDRESS DATES SERVICES RENDERED

- 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  
**RICHARDSON PENNINGTON & SKINNER, PSC**

ADDRESS  
**RUTH PAYNE**  
**513 SOUTH SECOND STREET**  
**LOUISVILLE, KY 40202**

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

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 two 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
<b>RONNIE B. ROWE</b> <b>1211 FOREST TRAIL PLACE</b> <b>LOUISVILLE, KY 40245</b>	<b>PRESIDENT</b>	<b>51% OWNERSHIP</b>
<b>MARGOT B. ROWE</b> <b>1211 FOREST TRAIL PLACE</b> <b>LOUISVILLE, KY 40245</b>	<b>SECRETARY</b>	<b>49% OWNERSHIP</b>

#### 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
------	---------	--------------------

- 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
------------------	-------	---------------------

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

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

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

#### 24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

#### 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 the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

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

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

Date November 11, 2005

Signature /s/ Ronnie B. Rowe  
**Ronnie B. Rowe**  
Debtor

Date November 11, 2005

Signature /s/ Margot B. Rowe  
**Margot B. Rowe**  
Joint Debtor

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



UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF KENTUCKY, LOUISVILLE DIVISION  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

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

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

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

I, the debtor, affirm that I have read this notice.

/s/ Ronnie B. Rowe

Debtor's Signature

/s/ Margot B. Rowe

Joint Debtor's Signature

November 11, 2005

Date

05-39081

Case Number

**United States Bankruptcy Court  
WESTERN DISTRICT OF KENTUCKY, LOUISVILLE DIVISION**

In re **Ronnie B. Rowe**  
**Margot B. Rowe** Debtor(s) Case No. **05-39081**  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

<b>1.</b>	<b>Description of Property</b> <b>PRINT INVENTORY</b>	<b>Creditor's name</b> <b>PNC BANK</b>
-----------	--	---

*b. Property to Be Retained*

*[Check any applicable statement.]*

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>1.</b>	<b>1995 LINCOLN</b>	<b>PENTAGON FEDERAL CREDIT UNION</b>			<b>X</b>

Date **November 11, 2005**

Signature **/s/ Ronnie B. Rowe**  
**Ronnie B. Rowe**  
Debtor

Date **November 11, 2005**

Signature **/s/ Margot B. Rowe**  
**Margot B. Rowe**  
Joint Debtor

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

Debtors

## SCHEDULE A. REAL PROPERTY

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

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	---	-------------------------

**None**

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. 05-39081

Debtors

**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 husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT WITH STOCK YARDS BANK & TRUST CO.	-	900.00
		CHECKING ACCOUNT WITH STOCK YARDS BANK & TRUST CO.	H	130.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		LIVINGROOM SET; DINETTE; FAMILY ROOM SET; WASHER; DRYER; STOVE; 3 BEDROOM SETS; 4 TELEVISIONS AND VCR.	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		WEARING APPAREL AND ORNAMENTS	J	500.00
7. Furs and jewelry.		WEDDING SET	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		\$10,000 WHOLE LIFE POLICY WITH UNITED OF OMAHA	J	0.00

Sub-Total > **3,530.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.		<b>NEWMARK PUBLISHING USA, INC.</b>	<b>J</b>	<b>0.00</b>
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. 05-39081

Debtors

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. 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.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 LINCOLN	J	2,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.		PRINT INVENTORY	-	43,517.97
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **45,517.97**  
(Total of this page)  
Total > **49,047.97**

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

(Report also on Summary of Schedules)

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.  
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
CHECKING ACCOUNT WITH STOCK YARDS BANK & TRUST CO.	11 U.S.C. § 522(d)(5)	900.00	900.00
CHECKING ACCOUNT WITH STOCK YARDS BANK & TRUST CO.	11 U.S.C. § 522(d)(5)	130.00	130.00
<b>Household Goods and Furnishings</b>			
LIVINGROOM SET; DINETTE; FAMILY ROOM SET; WASHER; DRYER; STOVE; 3 BEDROOM SETS; 4 TELEVISIONS AND VCR.	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
<b>Wearing Apparel</b>			
WEARING APPAREL AND ORNAMENTS	11 U.S.C. § 522(d)(5)	500.00	500.00
<b>Furs and Jewelry</b>			
WEDDING SET	11 U.S.C. § 522(d)(4)	500.00	500.00
<b>Interests in Insurance Policies</b>			
\$10,000 WHOLE LIFE POLICY WITH UNITED OF OMAHA	11 U.S.C. § 522(d)(8) NO CURRENT VALUE	0.00	0.00
<b>Interests in Partnerships or Joint Ventures</b>			
NEWMARK PUBLISHING USA, INC.	11 U.S.C. § 522(d)(5) NO VALUE	0.00	0.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1995 LINCOLN	11 U.S.C. § 522(d)(2)	2,950.00	2,000.00
<b>Inventory</b>			
PRINT INVENTORY	11 U.S.C. § 522(d)(5)	0.00	43,517.97
<b>Other Exemptions</b>			
EXTRA EXEMPTION	11 U.S.C. § 522(d)(5)	18,920.00	18,920.00

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. 05-39081

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether 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.

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.  <b>PENTAGON FEDERAL CREDIT UNION P.O. BOX 1432 ALEXANDRIA, VA 22313</b>	J		1995 LINCOLN				2,000.00	0.00
Value \$								
Account No.  <b>PNC BANK 2730 LIBERTY AVENUE PITTSBURGH, PA 15222</b>	J		PRINT INVENTORY				54,182.48	10,664.51
Value \$								
Account No.  								
Value \$								
Account No.  								
Value \$								

0 continuation sheets attached

Subtotal  
(Total of this page)

**56,182.48**

Total  
(Report on Summary of Schedules)

**56,182.48**



In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. 05-39081

Debtors

## 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. 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 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 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 "Subtotal" 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. Repeat this total also on the Summary of Schedules.

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.)

**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)(2).

**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 \$10,000\* 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)(3), as amended by § 1401 of Pub L. 109-8.

**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)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

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

**Commitments to Maintain the Capital of an Insured Depository Institution**

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

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. 05-39081

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
		H W J C						
Account No.								
<b>JEFFERSON COUNTY SHERIFF'S OFFICE P.O. BOX 70300 LOUISVILLE, KY 40270-0300</b>			<b>J</b>				<b>0.00</b>	<b>0.00</b>
Account No.								
Account No.								
Account No.								
Account No.								

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

Subtotal  
(Total of this page)

**0.00**

Total  
(Report on Summary of Schedules)

**0.00**

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. 05-39081

Debtors

### 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. 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 husband, wife, both of them, or the marital community maybe 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.

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>ALFREDO RODRIGUEZ 1239 WEST ONTARIO AVENUE CORONA, CA 92882</b>		-				<b>66.38</b>
Account No.  <b>AMERICAN EXPRESS P.O. BOX 360002 FT. LAUDERDALE, FL 33336</b>		-				<b>24,796.94</b>
Account No.  <b>AMERICAN EXPRESS P.O. BOX 650448 DALLAS, TX 75265</b>		-				<b>1,540.18</b>
Account No.  <b>AUGUST ART COMPANY INC. 5542 BUCKINGHAM DRIVE HUNTINGTON BEACH, CA 92649</b>		-				<b>4,254.86</b>
Subtotal (Total of this page)						<b>30,658.36</b>

9 continuation sheets attached

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>BENEFICIAL 1977 S. HURSTBOURNE PKWY. TOWNFAIR CENTER SHPG CTR. LOUISVILLE, KY 40220</b>		<b>J</b>				<b>7,540.52</b>
Account No.  <b>CAPITAL ONE, FSB P.O. BOX 85184 RICHMOND, VA 23285-5184</b>		<b>-</b>				<b>9,696.83</b>
Account No.  <b>CHASE P.O. BOX 15153 WILMINGTON, DE 19886</b>		<b>J</b>				<b>UNKNOWN</b>
Account No.  <b>CHASE P.O. BOX 15153 WILMINGTON, DE 19886</b>		<b>J</b>				<b>10,968.06</b>
Account No.  <b>CHASE P.O. BOX 15153 WILMINGTON, DE 19886</b>		<b>J</b>				<b>7,419.98</b>
Subtotal (Total of this page)						<b>35,625.39</b>

Sheet no. 1 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>CHASE P.O. BOX 15153 WILMINGTON, DE 19886</b>	<b>J</b>					<b>5,067.92</b>
Account No.  <b>CHASE P.O. BOX 15583 WILMINGTON, DE 19886-1194</b>	<b>J</b>					<b>22,444.12</b>
Account No.  <b>CHEVRON/TEXACO P.O. BOX 2001 Concord, CA 94529</b>	<b>J</b>					<b>1,772.51</b>
Account No.  <b>COMPUTER CONCEPTS 2234 DUNDEE ROAD SUITE 100 LOUISVILLE, KY 40205</b>	<b>-</b>					<b>1,629.49</b>
Account No.  <b>GARY L. ROBERTS 9507 SHERBROOKE AUSTIN, TX 78729</b>	<b>-</b>					<b>34.75</b>
Subtotal (Total of this page)						<b>30,948.79</b>

Sheet no. 2 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

Debtors

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>HARRIS PUBLICATIONS, INC. 1115 BROADWAY NEW YORK, NY 10010</b>		-				<b>9,370.49</b>
Account No.  <b>Representing: HARRIS PUBLICATIONS, INC.</b>		<b>GREENE &amp; COOPER 2210 GREENE WAY PO BOX 20067 LOUISVILLE, KY 40250-0067</b>				
Account No.  <b>HUNTER EDITIONS 1 COLONEL GELARDI DRIVE STE 101 KENNEBUNK, ME 04043</b>		-				<b>2,991.80</b>
Account No.  <b>IMPERIAL GRAPHICS 11516 LAKE POTOMAC DRIVE ROCKVILLE, MD 20854</b>		-				<b>71,002.98</b>
Account No.  <b>INLAND PAPERBOARD &amp; PACK P.O. BOX 93549 CHICAGO, IL 60673</b>		-				<b>900.60</b>
Sheet no. <b>3</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b> <b>84,265.87</b>

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>JC PENNEY P.O. BOX 747032 PITTSBURGH, PA 15274</b>		<b>J</b>				<b>224.17</b>
Account No.  <b>JON W. ACKERRSON 11420 BLUEGRASS PKWY. LOUISVILLE, KY 40299</b>		<b>-</b>				<b>6,345.00</b>
Account No.  <b>KEN BICKEL: GRAPHICS 1515 SOUTH FOURTH STREET LOUISVILLE, KY 40208</b>		<b>-</b>				<b>9,750.00</b>
Account No.  <b>MARIE B. HEYDT 7802 ALBRECHT CIRCLE Louisville, KY 40241</b>		<b>-</b>				<b>4,995.00</b>
Account No.  <b>MARILEE J. HEYDT 7802 ALBRECHT CIRCLE LOUISVILLE, KY 40241</b>		<b>-</b>				<b>2,484.00</b>
Subtotal (Total of this page)						<b>23,798.17</b>

Sheet no. **4** of **9** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>MARY E. JENSEN, TRUSTEE 11108 KILRENNY COURT LOUISVILLE, KY 40243</b>	-				<b>1,998.00</b>
Account No.  <b>MBNA AMERICA P.O. BOX 15287 WILMINGTON, DE 19886</b>	-				<b>17,761.70</b>
Account No.  <b>MBNA AMERICA P.O. BOX 15102 Wilmington, DE 19886</b>	J				<b>13,851.59</b>
Account No.  <b>NATIONAL CITY P.O. BOX 856176 LOUISVILLE, KY 40285</b>	J				<b>8,526.69</b>
Account No.  <b>OFFICE DEPOT CREDIT PLAN P.O. BOX 9027 DES MOINES, IA 50368</b>	-				<b>150.00</b>
				Subtotal (Total of this page)	<b>42,287.98</b>

Sheet no. 5 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims



In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>PAULA VAUGHAN 3720 INDIGO LANE Sevierville, TN 37862</b>	-				<b>18,089.14</b>
Account No.  <b>PENTAGON FEDERAL CREDIT UNION P.O. BOX 1432 ALEXANDRIA, VA 22313</b>	J				<b>8,753.27</b>
Account No.  <b>PENTAGON FEDERAL CREDIT UNION P.O. BOX 79917 BALTIMORE, MD 21279</b>	J				<b>25,795.94</b>
Account No.  <b>PENTAGON FEDERAL CREDIT UNION P.O. BOX 1432 ALEXANDRIA, VA 22313</b>	J				<b>3,261.89</b>
Account No.  <b>PENTAGON FEDERAL CREDIT UNION P.O. BOX 1432 ALEXANDRIA, VA 22313</b>	J				<b>15,956.56</b>
				Subtotal (Total of this page)	<b>71,856.80</b>

Sheet no. 6 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	
Account No.  <b>PINAIRE PRODUCTIONS, INC. P.O. BOX 9 PROSPECT, KY 40059</b>	-				<b>500.00</b>
Account No.  <b>PITNEY BOWES CREDIT CORP. P.O. BOX 85460 LOUISVILLE, KY 40285</b>	-				<b>1,398.02</b>
Account No.  <b>PLATINUM PLUS FOR BUSINESS P.O. BOX 15469 WILMINGTON, DE 19886</b>	-				<b>8,511.49</b>
Account No.  <b>PNC BANK 2730 LIBERTY AVENUE PITTSBURGH, PA 15222-4746</b>	-				<b>5,293.48</b>
Account No.  <b>PNC BANK P.O. BOX 747032 PITTSBURGH, PA 15274</b>	J				<b>7,161.63</b>
Sheet no. <b>7</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>22,864.62</b>

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>PURCHASE POWER P.O. BOX 856042 LOUISVILLE, KY 40285</b>	-				<b>10,082.94</b>
Account No.  <b>RANDY PEYTON P.O. BOX 2339 SAN ANTONIO, TX 78298</b>	-				<b>6.75</b>
Account No.  <b>RICHARDSON PENNINGTON &amp; SKINNER 513 S. SECOND STREET LOUISVILLE, KY 40202</b>	-				<b>1,350.00</b>
Account No.  <b>ROBERT SUMMERS P.O. BOX 66 GLEN ROSE, TX 76043</b>	-				<b>249.25</b>
Account No.  <b>VAN ZANDT EMRICH &amp; CARY P.O. BOX 99565 LOUISVILLE, KY 40269</b>	-				<b>1,206.00</b>
				Subtotal (Total of this page)	<b>12,894.94</b>

Sheet no. 8 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C				
Account No.  <b>WELLS FARGO</b> <b>6427 W. HWY 146, STE 4</b> <b>Crestwood, KY 40014</b>		<b>J</b>				<b>2,628.00</b>
Account No.  <b>WHW, LLC</b> <b>11700 COMMONWEALTH DRIVE, #603</b> <b>LOUISVILLE, KY 40299</b>		<b>-</b>				<b>48,752.86</b>
Account No.  <b>Representing:</b> <b>WHW, LLC</b>		<b>P. KEVIN FORD</b> <b>FORD KLAPHEKE &amp; MEYER</b> <b>900 KENTUCKY HOME LIFE BLDG.</b> <b>239 SO. FIFTH ST. SUITE 900</b> <b>LOUISVILLE, KY 40202</b>				
Account No.						
Account No.						

Sheet no. **9** of **9** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**51,380.86**

Total  
(Report on Summary of Schedules)

**406,581.78**

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

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

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**WHW, LLC  
11700 COMMONWEALTH DRIVE, #603  
LOUISVILLE, KY 40299**

**BUSINESS LEASE - LEASE REJECTED**

**0** continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Ronnie B. Rowe,  
Margot B. Rowe**

Case No. **05-39081**

Debtors

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

---

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

---

0 continuation sheets attached to Schedule of Codebtors

In re **Ronnie B. Rowe**  
**Margot B. Rowe**

Case No. **05-39081**

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>None.</b>	AGE
<b>EMPLOYMENT</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ <u>0.00</u>	\$ <u>N/A</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>N/A</u>
<b>SUBTOTAL</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>N/A</u></b>

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>N/A</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>N/A</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>N/A</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>N/A</u>
_____	\$ <u>0.00</u>	\$ <u>N/A</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>N/A</u>
Income from real property	\$ <u>0.00</u>	\$ <u>N/A</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>N/A</u>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>N/A</u>
Social security or other government assistance (Specify) <b>SOCIAL SECURITY</b>	\$ <u>706.00</u>	\$ <u>N/A</u>
_____	\$ <u>0.00</u>	\$ <u>N/A</u>
Pension or retirement income	\$ <u>1,219.50</u>	\$ <u>N/A</u>
Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>N/A</u>
_____	\$ <u>0.00</u>	\$ <u>N/A</u>

TOTAL MONTHLY INCOME

\$ <u>1,925.50</u>	\$ <u>N/A</u>
--------------------	---------------

TOTAL COMBINED MONTHLY INCOME \$ 1,925.50

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

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."

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,240.00</u>
Are real estate taxes included?	Yes <u>    </u>	No <u>  X  </u>	
Is property insurance included?	Yes <u>    </u>	No <u>  X  </u>	
Utilities:			
Electricity and heating fuel		\$	<u>150.00</u>
Water and sewer		\$	<u>38.00</u>
Telephone		\$	<u>280.00</u>
Other <b>CABLE</b>		\$	<u>120.00</u>
Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
Food		\$	<u>600.00</u>
Clothing		\$	<u>100.00</u>
Laundry and dry cleaning		\$	<u>0.00</u>
Medical and dental expenses		\$	<u>50.00</u>
Transportation (not including car payments)		\$	<u>160.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>80.00</u>
Charitable contributions		\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>83.00</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>40.00</u>
Other		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	<u>180.00</u>
Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$</b>	<b><u>3,121.00</u></b>

**[FOR CHAPTER 12 AND 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	<u>N/A</u>
B. Total projected monthly expenses		\$	<u>N/A</u>
C. Excess income (A minus B)		\$	<u>N/A</u>
D. Total amount to be paid into plan each	_____	\$	<u>N/A</u>
	(interval)		



**United States Bankruptcy Court**  
**WESTERN DISTRICT OF KENTUCKY, LOUISVILLE DIVISION**

In re **Ronnie B. Rowe,**  
**Margot B. Rowe**  


---

Debtors

Case No. **05-39081**  


---

Chapter **7**  


---

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	49,047.97		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		56,182.48	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		406,581.78	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,925.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,121.00
Total Number of Sheets of ALL Schedules		22			
Total Assets			49,047.97		
			Total Liabilities	462,764.26	

**United States Bankruptcy Court**  
**WESTERN DISTRICT OF KENTUCKY, LOUISVILLE DIVISION**

In re Ronnie B. Rowe  
Margot B. Rowe Debtor(s) Case No. 05-39081  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

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

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date November 11, 2005 Signature /s/ Ronnie B. Rowe  
**Ronnie B. Rowe**  
Debtor

Date November 11, 2005 Signature /s/ Margot B. Rowe  
**Margot B. Rowe**  
Joint Debtor

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

**United States Bankruptcy Court**  
**WESTERN DISTRICT OF KENTUCKY, LOUISVILLE DIVISION**

In re Ronnie B. Rowe  
Margot B. Rowe Debtor(s) Case No. 05-39081  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. The undersigned is the attorney for the debtor(s) in this case.
2. The total compensation promised the undersigned by the debtor(s) for the services rendered or to be rendered in connection with this case is \$ 1,500.00 ; the only compensation which has been received from the debtor(s) or any other person on said account is \$ 291.00 ; the balance due thereon is \$ 1,209.00 ; and the source of compensation paid or promised, if a source other than the debtor(s), is:
3. The undersigned further states that no understanding or agreement exists for a division of fees or compensation between the undersigned and any other person or entity, except any agreement he may have for the sharing of his compensation with a member or members or regular associate of his law firm except:
4. \$ 209.00 of the filing fee has been paid.

Dated: November 11, 2005

/s/ DENNIS E. KURTZ CHRISTOPHER T. KURTZ

*Attorney for Debtor(s)*

**DENNIS E. KURTZ CHRISTOPHER T. KURTZ**  
**KURTZ & KURTZ**  
**2721 TAYLORSVILLE ROAD**  
**LOUISVILLE, 40205**  
**(502) 423-0846 Fax: (502) 423-8131**

*[Required by Rule 2016(b) to be filed and transmitted to the United States Trustee within 15 days after the order for relief. (Not to be filed in lieu of an Application for Compensation which may be filed pursuant to Bankruptcy Rule 2016.)]*

**COMPENSATION STATEMENT OF ATTORNEY FOR THE DEBTOR(S)**