

Voluntary Petition (page 2) <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Jeffrey Allen Cherry Lorrie Ann Cherry
--	--

Prior Bankruptcy Case(s) Filed Within Last 6 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(s) 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:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jeffrey Allen Cherry
 Jeffrey Allen Cherry

X /s/ Lorrie Ann Cherry
 Lorrie Ann Cherry

 Telephone Number (If not represented by an attorney)
10/25/2002
 Date

Signature of Attorney

X /s/ Jeffrey P. Norman
 Jeffrey P. Norman Bar No. **15080700**

Gipson and Norman
 17214 Mercury Drive
 Houston, Texas 77058-2734

Phone No. **(281) 488-6656** Fax No. **(281) 488-8006**

10/25/2002
 Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
 Printed Name of Authorized Individual

 Title of Authorized Individual

10/25/2002
 Date

Exhibit A

(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)

.. Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition 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.

X /s/ Jeffrey P. Norman 10/25/2002
 Jeffrey P. Norman Date

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?

.. Yes, and Exhibit C is attached and made a part of this petition.
p No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

 Printed Name of Bankruptcy Petition Preparer

 Social Security Number

 Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
 Signature of Bankruptcy Petition Preparer

 Date

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 (11 U.S.C. § 110; 18 U.S.C. § 156).

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry
Debtor(s)

CASE NO
CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$1,200.00</u>
Prior to the filing of this statement I have received:	<u>\$250.00</u>
Balance Due:	<u>\$950.00</u>

2. The source of the compensation paid to me was:

p Debtor ** Other (specify)

3. The source of compensation to be paid to me is:

p Debtor ** Other (specify)

4. **p** I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

** I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

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

10/25/2002

Date

/s/ Jeffrey P. Norman

Jeffrey P. Norman

Gipson and Norman
17214 Mercury Drive
Houston, Texas 77058-2734

/s/ Jeffrey Allen Cherry
Jeffrey Allen Cherry

/s/ Lorrie Ann Cherry
Lorrie Ann Cherry

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$140,000.00		
B - Personal Property	Yes	4	\$23,710.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$112,600.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$61,885.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,174.96
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,177.00
Total Number of Sheets of ALL Schedules >		14			
			Total Assets >	\$163,710.00	
				Total Liabilities >	\$174,485.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

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

Date 10/25/2002

Signature /s/ Jeffrey Allen Cherry
Jeffrey Allen Cherry

Date 10/25/2002

Signature /s/ Lorrie Ann Cherry
Lorrie Ann Cherry

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. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry, Debtor**
Lorrie Ann Cherry, Joint Debtor

CASE NO
CHAPTER 7

SCHEDULE A (REAL PROPERTY)

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
204 Wood Hollow	Mortgage	C	\$140,000.00	\$96,000.00
			\$140,000.00	\$96,000.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	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.		Gulf Coast Educators FCU - Checking	C	\$200.00
		Gulf Coast Educators FCU - Savings	C	\$15.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Sofa, side chair, endtable, book case, books, color television, lamp, DVD, video cassette recorder, video camera, computer, printer, stove, refrigerator, dishwasher, microwave oven, pots and pans, dishes and glassware, flatware, table and chairs, washer, dryer, 3 beds, 3 dressers, 2 night stands, 3 clocks, towels and linens, misc. items, lawnmower, hand and power tools	C	\$4,395.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Sports collectibles, cd's, DVD's, video tapes	C	\$2,050.00
6. Wearing apparel.		Suits, shirts, pants, shoes, coats, blouses, slacks, dresses, misc.	C	\$1,700.00
7. Furs and jewelry.		Wedding bands, watches	C	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		22/410 rifle, shotgun, Fuji 35mm camera	C	\$350.00
Total >				\$9,710.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	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
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
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.	X			
14. Government and corporate bonds and other negotiable and non-negotiable 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			
Total >				\$9,710.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	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
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			
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.		1996 Chevy Astro Van	C	\$6,500.00
		1995 Audi 90	C	\$7,500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
Total >				\$23,710.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	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
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
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. Itemize.	X			
Total >				\$23,710.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 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
204 Wood Hollow	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	\$44,000.00	\$140,000.00
Sofa, side chair, endtable, book case, books, color television, lamp, DVD, video cassette recorder, video camera, computer, printer, stove, refrigerator, dishwasher, microwave oven, pots and pans, dishes and glassware, flatware, table and chairs, washer, dryer, 3 beds, 3 dressers, 2 night stands, 3 clocks, towels and linens, misc. items, lawnmower, hand and power tools	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$4,395.00	\$4,395.00
Sports collectibles, cd's, DVD's, video tapes	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$2,050.00	\$2,050.00
Suits, shirts, pants, shoes, coats, blouses, slacks, dresses, misc.	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	\$1,700.00	\$1,700.00
Wedding bands, watches	Texas Property Code §§ 42.001(a), 42.002(a)(6)	\$1,000.00	\$1,000.00
22/410 rifle, shotgun, Fuji 35mm camera	Texas Property Code §§ 42.001(a), 42.002(a)(8)	\$350.00	\$350.00
1996 Chevy Astro Van	Texas Property Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$6,500.00
1995 Audi 90	Texas Property Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$7,500.00
		\$53,495.00	\$163,495.00

IN RE: Jeffrey Allen Cherry Debtor

CASE NO _____ (If Known)

Lorrie Ann Cherry Joint Debtor

CHAPTER 7

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Arcadia Financial	C	DATE INCURRED: NATURE OF LIEN: Automobile COLLATERAL: 1995 Audi 90 REMARKS: Debtor to reaffirm				\$7,800.00	\$300.00
		COLLATERAL VALUE: \$7,500.00					
ACCT #: Homeside Lending	C	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 204 Wood Hollow REMARKS: Debtor to reaffirm				\$96,000.00	
		COLLATERAL VALUE: \$140,000.00					
ACCT #: U S Bank	C	DATE INCURRED: NATURE OF LIEN: Automobile COLLATERAL: 1996 Chevy Astro Van REMARKS: Debtor to reaffirm				\$8,800.00	\$2,300.00
		COLLATERAL VALUE: \$6,500.00					
ACCT #: 		DATE INCURRED: NATURE OF LIEN: COLLATERAL: REMARKS:					
		COLLATERAL VALUE:					
ACCT #: 		DATE INCURRED: NATURE OF LIEN: COLLATERAL: REMARKS:					
		COLLATERAL VALUE:					
<p><u> No </u> continuation sheets attached</p>						\$112,600.00	\$2,600.00
<p>Total for this Page (Subtotal) > Running Total ></p>						\$112,600.00	\$2,600.00

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: Jeffrey Allen Cherry
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) 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. Sec. 507(a)(2).

**** Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

**** 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. Sec. 507(a)(4).

**** Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

**** Deposits by individuals**

Claims of individuals up to a maximum of \$2,100 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. Sec. 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. Sec. 507(a)(7).

**** Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 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. Sec. 507(a)(9).

**** Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment. The amounts shown above were effective beginning April 1, 2001.

 No continuation sheets attached

IN RE: Jeffrey Allen Cherry
 Debtor
Lorrie Ann Cherry
 Joint Debtor

CASE NO _____
 (If Known)
 CHAPTER **7**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	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
ACCT #: Bank First Action Card P.O. Box 5159 Sioux Falls, SD 57117	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$664.00
ACCT #: Chase P.O. Box 52195 Phoenix, AZ 85072-2195	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$6,242.00
ACCT #: Discover P.O. Box 15192 Wilmington, DE 19850-5192	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,448.00
ACCT #: First USA Bank P.O. Box 8650 Wilmington, DE 19899-8650	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$8,587.00
ACCT #: Fleet Credit Card (Phillips & Cohen) 694 Rancocas Road Westhampton, NJ 08060	C	DATE INCURRED: CONSIDERATION: REMARKS:				\$8,281.00
ACCT #: MBNA America P.O. Box 15137 Wilmington, DE 19886-5137	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$16,047.00
ACCT #: MBNA America P.O. Box 15137 Wilmington, DE 19886-5137	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$6,911.00

1 continuationsheets attached

Total for this Page (Subtotal) >
Running Total >

\$51,180.00
\$51,180.00

IN RE: Jeffrey Allen Cherry
 Debtor
Lorrie Ann Cherry
 Joint Debtor

CASE NO _____
 (If Known)

CHAPTER 7

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	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
ACCT #: Sams Club P.O. Box 103036 Roswell, GA 30076		C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$440.00
ACCT #: Sears P.O. Box 818017 Cleveland, OH 44181-8017		C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,407.00
ACCT #: Sears P.O. Box 818017 Cleveland, OH 44181-8017		C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,860.00
ACCT #: Walmart P.O. Box 103055 Roswell, GA 30076-9045		C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$998.00
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
Total for this Page (Subtotal) >							\$10,705.00
Running Total >							\$61,885.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

p 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.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

SCHEDULE H (CODEBTORS)

p Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

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

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	Courtney Cherry	17	daughter			
	Corbin Cherry	14	son			
Employment	Debtor			Spouse		
Occupation	Teacher			Teaching Assistant		
Name of Employer	Clear Creek ISD			Clear Creek ISD		
How Long Employed	10 years			10 years		
Address of Employer	2325 E. Main League City, TX 77573			2325 E. Main League City, TX 77573		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR**SPOUSE**

\$3,840.00

\$1,384.00

Estimated monthly overtime

\$0.00

\$0.00

SUBTOTAL**\$3,840.00****\$1,384.00**

LESS PAYROLL DEDUCTIONS

A. Payroll taxes (includes social security tax if B. is zero)

\$322.10

\$86.44

B. Social Security Tax

\$0.00

\$0.00

C. Insurance

\$96.00

\$165.00

D. Union dues

\$20.00

\$12.00

E. Retirement

\$0.00

\$0.00

F. Other (specify) TRS / TRS

\$255.48

\$92.02

G. Other (specify) _____

\$0.00

\$0.00

SUBTOTAL OF PAYROLL DEDUCTIONS**\$693.58****\$355.46****TOTAL NET MONTHLY TAKE HOME PAY****\$3,146.42****\$1,028.54**

Regular income from operation of business or profession or farm (attach detailed stmt)

\$0.00

\$0.00

Income from real property

\$0.00

\$0.00

Interest and dividends

\$0.00

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

\$0.00

\$0.00

Social Security or other government assistance (specify)

\$0.00

\$0.00

Pension or retirement income

\$0.00

\$0.00

Other monthly income (specify below)

1. _____

\$0.00

\$0.00

2. _____

\$0.00

\$0.00

3. _____

\$0.00

\$0.00

TOTAL MONTHLY INCOME**\$3,146.42****\$1,028.54****TOTAL COMBINED MONTHLY INCOME \$4,174.96**

(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:

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

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

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

Rent or home mortgage payment (include lot rental for mobile home)	\$1,138.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$165.00
Water and sewer	\$50.00
Telephone	\$125.00
Other: Cable, Natural Gas	\$60.00
Home maintenance (repairs and upkeep)	\$100.00
Food	\$800.00
Clothing	\$200.00
Laundry and dry cleaning	\$50.00
Medical and dental expenses (not covered by insurance)	\$120.00
Transportation (not including car payments)	\$120.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$300.00
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	\$46.00
Health	
Auto	\$215.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	\$688.00
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$4,177.00
[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	
B. Total projected monthly expenses (including separate spouse budget if applicable)	
C. Excess income (A minus B)	
D. Total amount to be paid into plan each (interval)	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

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)
\$37,551.00	2002 - employment
\$44,300.00	2001 - employment
\$41,597.00	2000 - employment
\$11,580.00	2002 - employment
\$14,200.00	2001 - employment
\$13,735.00	2000 - employment

2. Income other than from employment or operation of business

None
b 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.)

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
Homeside Lending See Schedules	Various	\$1138.00/Mo	\$96,000.00
U S Bank See Schedules	Various	\$325.00/Mo	\$8800.00
Arcadia Financial See Schedules	Various	\$363.00/Mo	\$7800.00

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.)

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

None
b 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.)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None
b 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.)

5. Repossessions, foreclosures and returns

None
b 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.)

6. Assignments and receiverships

None
b 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.)

None
b 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.)

7. Gifts

None
b 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.)

8. Losses

None
b 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.)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

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 a 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
Gipson and Norman 17214 Mercury Drive Houston, Texas 77058-2734	10/18/2002	\$250.00

10. Other transfers

None
p 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.)

11. Closed financial accounts

None
p 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.)

12. Safe deposit boxes

None
p 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.)

13. Setoffs

None
p 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.)

14. Property held for another person

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

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

15. Prior address of debtor

None
p 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.

16. Spouses and Former Spouses

None
p 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.

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
p 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:

None
p 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.

None
p 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.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None
p 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.

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

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 6 sheets, and that they are true and correct.

Date 10/25/2002

Signature /s/ Jeffrey Allen Cherry
of Debtor Jeffrey Allen Cherry

Date 10/25/2002

Signature /s/ Lorrie Ann Cherry
of Joint Debtor Lorrie Ann Cherry
(if any)

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. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry
Debtor(s)

CASE NO
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.

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
-------------------------	-----------------

None

b. Property to Be Retained. (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
1995 Audi 90	Arcadia Financial	p	..
204 Wood Hollow	Homeside Lending	p	..
1996 Chevy Astro Van	U S Bank	p	..

Date 10/25/2002

Signature /s/ Jeffrey Allen Cherry
Jeffrey Allen Cherry

Date 10/25/2002

Signature /s/ Lorrie Ann Cherry
Lorrie Ann Cherry

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey Allen Cherry**
Lorrie Ann Cherry
Debtor(s)

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

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

Date 10/25/2002

Signature /s/ Jeffrey Allen Cherry
Jeffrey Allen Cherry

Date 10/25/2002

Signature /s/ Lorrie Ann Cherry
Lorrie Ann Cherry

Arcadia Financial

Bank First Action Card
P.O. Box 5159
Sioux Falls, SD 57117

Chase
P.O. Box 52195
Phoenix, AZ 85072-2195

Cherry, Jeffrey Allen
204 Wood Hollow Drive
League City, TX 77573

Cherry, Lorrie Ann
204 Wood Hollow Drive
League City, TX 77573

Discover
P.O. Box 15192
Wilmington, DE 19850-5192

First USA Bank
P.O. Box 8650
Wilmington, DE 19899-8650

Fleet Credit Card (Phillips & Cohen)
694 Rancocas Road
Westhampton, NJ 08060

Gipson and Norman
17214 Mercury Drive
Houston, Texas 77058-2734

Hom eside Lending

MBNA America
P.O. Box 15137
Wilmington, DE 19886-5137

Sams Club
P.O. Box 103036
Roswell, GA 30076

Sears
P.O. Box 818017
Cleveland, OH 44181-8017

U S Bank

Walmart
P.O. Box 103055
Roswell, GA 30076-9045