B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Arizona

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

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 of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	253,990.00		
B - Personal Property	Yes	3	14,873.16		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		284,222.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		368,340.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			3,888.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,253.06
Total Number of Sheets of ALL Schedules		23			
		Total Assets	268,863.16		
			Total Liabilities	652,562.96	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
District of Arizona

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

■ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12, OR, Form 22B Line 11, OR, Form 22C Line 20)	

State the following:

1 Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2 Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3 Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4 Total from Schedule F		
5 Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Matthew I. Stirling**, Debtor

Case No. **2:08-bk-04797-CGC**

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, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor 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 Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 902 W. 13th Street, Tempe, AZ 85281	Fee simple	-	250,000.00	284,222.95
Timeshare - interval #16 in residential unit 55-5 at The Carriage House at Pocono Manor	Fee simple	-	1,995.00	0.00
Timeshare - interval #34 in Residential Unit 5-24 at The Carriage House at Pocono Manor	Fee simple	-	1,995.00	0.00

Sub-Total > **253,990.00** (Total of this page)

Total > **253,990.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Matthew I. Stirling**, Debtor

Case No. **2:08-bk-04797-CGC**

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, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint 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." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current 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.		**Priority One Bank checking and savings account**	-	771.92
		Paypal account	-	16.50
		Chase Bank checking account	-	17.97
		M&I Bank checking account	-	266.77
3. Security deposits with public utilities, telephone companies, landlords, and others.		**Security deposit with California landlord**	-	1,200.00
4. Household goods and furnishings, including audio, video, and computer equipment.		**Sofa, chair, living room table, stereo equipment, television, bookcases, kitchen table with chairs, bartop chairs, pots, pans, dishes, mattress, boxspring, drapes, rug, night table, refrigerator, washer, dryer, vacuum, books, pictures, CDs, DVDs, VHS tapes, various hand tools**	-	4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		**baseball card collection**	-	500.00
6. Wearing apparel.		**Wardrobe**	-	500.00
7. Furs and jewelry.		**Watch**	-	100.00
8. Firearms and sports, photographic, and other hobby equipment.		**2 Guitars and amp**	-	250.00
		Ski equipment and bicycle	-	250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > **7,873.16**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Matthew I. Stirling**, Debtor

Case No. **2:08-bk-04797-CGC**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current 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 an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		**100% stock of The Textbook Guy, LLC (debts, including judgment, are greater than assets)**	-	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. 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

B6B (Official Form 6B) (12/07) - Cont.

In re **Matthew I. Stirling**, Debtor   Case No. **2:08-bk-04797-CGC**

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		**1996 Honda Civic**	-	**4,500.00**
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		**Laptop computer and various computer parts, desk, chair, desk lamp, power tools**	-	2,500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **7,000.00**
(Total of this page)
Total > **14,873.16**

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

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Priority One Bank checking and savings account	Ariz. Rev. Stat. § 33-1126(A)(9)	150.00	771.92
Security Deposits with Utilities, Landlords, and Others			
Security deposit with California landlord	Ariz. Rev. Stat. § 33-1126C	1,000.00	1,200.00
Household Goods and Furnishings			
Sofa, chair, living room table, stereo equipment, television, bookcases, kitchen table with chairs, bartop chairs, pots, pans, dishes, mattress, boxspring, drapes, rug, night table, refrigerator, washer, dryer, vacuum, books, pictures, CDs, DVDs, VHS tapes, various hand tools	Ariz. Rev. Stat. § 33-1123	4,000.00	4,000.00
Wearing Apparel			
Wardrobe	Ariz. Rev. Stat. § 33-1125(1)	500.00	500.00
Furs and Jewelry			
Watch	Ariz. Rev. Stat. § 33-1125(6)	100.00	100.00
Firearms and Sports, Photographic and Other Hobby Equipment			
2 Guitars and amp	Ariz. Rev. Stat. § 33-1125(2)	250.00	250.00
Ski equipment and bicycle	Ariz. Rev. Stat. § 33-1125(7)	500.00	250.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1996 Honda Civic	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	4,500.00
Office Equipment, Furnishings and Supplies			
Laptop computer and various computer parts, desk, chair, desk lamp, power tools	Ariz. Rev. Stat. § 33-1130(1)	2,500.00	2,500.00
	Total:	14,000.00	14,071.92

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re Matthew I. Stirling, Debtor   Case No. 2:08-bk-04797-CGC

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 a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A B , a minor child, by John Doe, guardian " Do not disclose the child's name See, 11 U S C §112 and Fed R Bankr P 1007(m) If 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 the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

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

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data

☐ 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.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx3629 America's Servicing Company P.O. Box 60768 Los Angeles, CA 90060-0768		-	1st Mortgage Residence located at 902 W. 13th Street, Tempe, AZ 85281 Value $ 250,000.00				227,960.89	0.00
Account No. xxxxxxx1903 Citimortgage, Inc. P.O. Box 6006 The Lakes, NV 88901-6006		-	11/18/05 2nd Mortgage Residence located at 902 W. 13th Street, Tempe, AZ 85281 Value $ 250,000.00				56,262.06	34,222.95
Account No Notice also: Citimortgage, Inc.			Citimortgage, Inc. P.O. Box 689196 Des Moines, IA 50368-9196 Value $					
Account No			Value $					
			Subtotal (Total of this page)				284,222.95	34,222.95
			Total (Report on Summary of Schedules)				284,222.95	34,222.95

0 continuation sheets attached

B6E (Official Form 6E) (12/07)

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

☐ **Domestic support obligations**

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

☐ **Extensions of credit in an involuntary case**

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

☐ **Wages, salaries, and commissions**

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

☐ **Contributions to employee benefit plans**

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

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $5,400* per farmer or fisherman, against the debtor, as provided in 11 U S C § 507(a)(6)

☐ **Deposits by individuals**

Claims of individuals up to $2,425* 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)(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)

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U S C § 507(a)(10)

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment

0 continuation sheets attached

B6F (Official Form 6F) (12/07)

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-7422 Advanta Bank Corp. Box 8088 Philadelphia, PA 19101-8088	X	-	potential personal guaranty for business debt				7,254.87
Account No. Notice also: Advanta Bank Corp.			Advanta Bank P.O. Box 844 Spring House, PA 19477				
Account No xxxxxx8317 American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461		-	student loan				17,216.84
Account No. xxxx-xxxxxx-x1002 American Express Box 0001 Los Angeles, CA 90096-0001	X	-	potential personal guaranty for business debt				4,360.40
						Subtotal (Total of this page)	28,832.11

10 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Notice also: American Express			Zwicker & Associates, P.C. 80 Minuteman Road Andover, MA 01810-1031				
Account No. xxxx-xxxxxx-x1003 American Express P.O. Box 0001 Los Angeles, CA 90096-0001	X	-	potential personal guaranty for business debt				7,178.68
Account No. Notice also: American Express			James A. West, P.C. 6380 Rogerdale Road, Suite 130 Houston, TX 77072-1612				
Account No. Notice also: American Express			NCO Financial Systems, Inc. P.O. Box 15456 Wilmington, DE 19850-5456				
Account No. Notice also: American Express			Raymond A. Patenaude, Esq. Patenaude & Felix, A.P.C. 4545 Murphy Canyon Rd., 3rd Floor San Diego, CA 92123				

Sheet no. 1 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 7,178.68

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Notice also: American Express			United Recovery Systems 5800 N. Course Drive Houston, TX 77072				
Account No. xxxx-xxxxxx-x1000 American Express P.O. Box 0001 Los Angeles, CA 90096-0001	X	-	potential personal guaranty for business debt				5,759.29
Account No. Notice also: American Express			NCO Financial Systems, Inc. 1804 Washington Blvd. Mailstop 450 Baltimore, MD 21230				
Account No. Notice also: American Express			United Recovery Systems 5800 N. Course Drive Houston, TX 77072				
Account No. xxxx-xxxxxx-x1002 American Express P.O. Box 0001 Los Angeles, CA 90096-0001		-	credit line				3,480.99

Sheet no. 2 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 9,240.28

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor — Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-0807 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726		-	credit line				23,700.89
Account No. xxxx-xxxx-xxxx-4189 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726		-	credit line				3,716.45
Account No. xxxx-xxxx-xxxx-4373 Bank of America Business Card P.O. Box 15710 Wilmington, DE 19886-5710	X	-	potential personal guaranty for business debt				18,473.77
Account No. xxxx-xxxx-xxxx-8216 Bank of America Business Card P.O. Box 15710 Wilmington, DE 19886-5710	X	-	potential personal guaranty for business debt				13,894.33
Account No. xxxx-xxxx-xxxx-7120 Bank of America Business Card P.O. Box 15710 Wilmington, DE 19886-5710	X	-	potential personal guaranty for business debt				16,462.89

Sheet no. 3 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 76,248.33

B6F (Official Form 6F) (12/07) - Cont.

In re **Matthew I. Stirling**, Debtor   Case No. **2:08-bk-04797-CGC**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Notice also: Bank of America Business Card			FIA Card Services P.O. Box 17220 Baltimore, MD 21297-1220				
Account No. xxxx-xxxx-xxxx-0587 Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	X	-	potential personal liability for business debt				1,883.93
Account No. xxxx-xxxx-xxxx-6958 Capital One Bank USA, N.A. P.O. Box 60024 City Of Industry, CA 91716-0024	X	-	potential personal guaranty for business debt				2,452.97
Account No. Notice also: Capital One Bank USA, N.A.			GC Services Limited Partnership 6330 Gulfton Houston, TX 77081				
Account No. xxxxxx and xx4435 Carriage Houe Dues P.O. Box 125 Pocono Manor, PA 18349		-	12/07 HOA dues for timeshare intervals				607.70

Sheet no. 4 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 4,944.60

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx4002 Chase P.O. Box 78039 Phoenix, AZ 85062-8939	X	-	potential personal guaranty for business debt				26,008.08
Account No. xxxxxxxx-xxx-510-CH1 Chase c/o IC Systems, Inc. 444 Highway 96 East, P.O. Box 64887 Saint Paul, MN 55164-0887		-	potential personal guaranty for business debt				1,193.08
Account No. xxxx-xxxx-xxxx-0181 Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014	X	-	potential personal guaranty for business debt				12,354.36
Account No. xxxx-xxxx-xxxx-7105 Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014		-	potential personal guaranty for business debt				10,253.42
Account No. xxxx-xxxx-xxxx-8076 Citibusiness Platinum Select Card P.O. Box 6401 The Lakes, NV 88901-6401	X	-	potential personal guaranty for business debt				19,952.34

Sheet no. 5 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 69,761.28

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor   Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Notice also: Citibusiness Platinum Select Card			Client Services, Inc. 3451 Harry S. Truman Blvd. Saint Charles, MO 63301				
Account No. 4015 Discover Business Card P.O. Box 3023 New Albany, OH 43054-3023	X	-	potential personal guaranty for business debt				15,734.99
Account No. 3821 Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395		-	credit line				6,847.83
Account No. xxxx-xxxx-xxxx-7357 First Equity Card Corp P.O. Box 23029 Columbus, GA 31902-3029	X	-	potential personal guaranty for business debt				18,743.49
Account No. 7959 Home Depot Credit Services/Citi Cards P.O. Box 689106 Des Moines, IA 50368-9106		-	credit line				756.58

Sheet no. 6 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 42,082.89

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor   Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Notice also: Home Depot Credit Services/Citi Cards			Home Depot Box 389100 Des Moines, IA 50368				
Account No. Notice also: Home Depot Credit Services/Citi Cards			Home Depot Credit Services P.O. Box 6028 The Lakes, NV 88901-6028				
Account No. Pearson Education, Inc. c/o DUNNEGAN, LLC 350 Fifth Avenue New York, NY 10118	X	-	potential personal guaranty for Consent Judgment				51,000.00
Account No. Notice also: Pearson Education, Inc.			Cengage Learning Inc. Dunnegan 350 Fifth Avenue New York, NY 10118				
Account No. Notice also: Pearson Education, Inc.			John Wiley & Sons, Inc. Dunnegan, LLC 350 Fifth Avenue New York, NY 10118				

Sheet no. 7 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 51,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Notice also: Pearson Education, Inc.			The McGraw-Hill Companies, Inc. Dunnegan 350 Fifth Avenue New York, NY 10118				
Account No. x-xxxx-9524 Pennsylvania State University Loan Dept. 108 Shields Building University Park, PA 16802-1222		-	student loan				1,301.08
Account No. xxxxxxxxxxx4173 PNC Bank P.O. Box 747024 Pittsburgh, PA 15274-7024	X	-	potential personal guaranty for business debt				7,290.67
Account No. Notice also: PNC Bank			PNC Financial Services Group Consumer Loan Center 2730 Liberty Avenue Pittsburgh, PA 15222				
Account No. xxxxxxxxx/xxxx3482 PNC Bank, N.A. P.O. Box 340777 Pittsburgh, PA 15230-7777	X	-	potential personal guaranty for business debt				51,378.87

Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 59,970.62

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor

Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Notice also: PNC Bank, N.A.			PNC Bank, N.A. Commercial Loan Operations P.O. Box 747046 Pittsburgh, PA 15274-7046				
Account No. xxxx-xxxx-xxxx-6504 US Bank P.O. Box 790408 Saint Louis, MO 63179-0408		-	credit line				5,614.35
Account No. xxxx-xxxx-xxxx-7738 Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266-0487		-	credit line				7,808.04
Account No. Notice also: Washington Mutual Card Services			IC System, Inc. 444 Highway 96 East P.O. Box 64887 Saint Paul, MN 55164-0887				
Account No Notice also: Washington Mutual Card Services			Washington Mutual Card Services P.O. Box 660509 Dallas, TX 75266-0509				

Sheet no. 9 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 13,422.39

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew I. Stirling, Debtor Case No. 2:08-bk-04797-CGC

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-0315 Wells Fargo Business Card P.O. Box 54349 Los Angeles, CA 90054-0349		-	potential personal guaranty for business debt				5,658.83
Account No.							
Account No.							
Account No.							
Account No.							

Sheet no. 10 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	5,658.83
Total (Report on Summary of Schedules)	368,340.01

B6G (Official Form 6G) (12/07)

In re Matthew L Stirling, Debtor

Case No. 2:08-bk-04797-CGC

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. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ 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.

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

B6H (Official Form 6H) (12/07)

In re Matthew I. Stirling, Debtor Case No. 2:08-bk-04797-CGC

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. 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 eight 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, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Bank of America Business Card P.O. Box 15710 Wilmington, DE 19886-5710
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	American Express P.O. Box 0001 Los Angeles, CA 90096-0001
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	American Express Box 0001 Los Angeles, CA 90096-0001
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Bank of America Business Card P.O. Box 15710 Wilmington, DE 19886-5710
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Capital One Bank USA, N.A. P.O. Box 60024 City Of Industry, CA 91716-0024
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Citibusiness Platinum Select Card P.O. Box 6401 The Lakes, NV 88901-6401
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Discover Business Card P.O. Box 3023 New Albany, OH 43054-3023
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	First Equity Card Corp P.O. Box 23029 Columbus, GA 31902-3029
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Advanta Bank Corp. Box 8088 Philadelphia, PA 19101-8088
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	American Express P.O. Box 0001 Los Angeles, CA 90096-0001
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	Bank of America Business Card P.O. Box 15710 Wilmington, DE 19886-5710

1 continuation sheets attached to Schedule of Codebtors

In re Matthew I. Stirling, Debtor   Case No. 2:08-bk-04797-CGC

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	**Chase** **P.O. Box 78039** **Phoenix, AZ 85062-8939**
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	**PNC Bank, N.A.** **P.O. Box 340777** **Pittsburgh, PA 15230-7777**
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	**PNC Bank** **P.O. Box 747024** **Pittsburgh, PA 15274-7024**
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	**Capital One** **P.O. Box 30285** **Salt Lake City, UT 84130-0285**
The Textbook Guy, LLC 902 W. 13th Street Tempe, AZ 85281-6310	**Pearson Education, Inc.** **c/o DUNNEGAN, LLC** **350 Fifth Avenue** **New York, NY 10118**

Sheet 1 of 1 continuation sheets attached to the Schedule of Codebtors

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

In re Matthew I. Stirling Case No 2:08-bk-04797-CGC

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 every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Single	None.	

Employment:	DEBTOR	SPOUSE
Occupation	Engineer	
Name of Employer	US Postal Service	
How long employed	6 weeks	
Address of Employer	7001 S. Central Avenue Los Angeles, CA	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$ 5,953.83	$ N/A
2. Estimate monthly overtime	$ 0.00	$ N/A
3. SUBTOTAL	$ 5,953.83	$ N/A
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ 1,637.57	$ N/A
b. Insurance	$ 82.27	$ N/A
c. Union dues	$ 0.00	$ N/A
d. Other (Specify): 401k	$ 297.70	$ N/A
Retirement	$ 47.62	$ N/A
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ 2,065.16	$ N/A
6. TOTAL NET MONTHLY TAKE HOME PAY	$ 3,888.67	$ N/A
7. Regular income from operation of business or profession or farm (Attach detailed statement)	$ 0.00	$ N/A
8. Income from real property	$ 0.00	$ N/A
9. Interest and dividends	$ 0.00	$ N/A
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$ 0.00	$ N/A
11. Social security or government assistance (Specify):	$ 0.00	$ N/A
	$ 0.00	$ N/A
12. Pension or retirement income	$ 0.00	$ N/A
13. Other monthly income (Specify):	$ 0.00	$ N/A
	$ 0.00	$ N/A
14. SUBTOTAL OF LINES 7 THROUGH 13	$ 0.00	$ N/A
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ 3,888.67	$ N/A
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	$ 3,888.67	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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

In re Matthew I. Stirling Debtor(s) Case No. 2:08-bk-04797-CGC

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$ 1,898.06
a. Are real estate taxes included? Yes X No ___	
b. Is property insurance included? Yes X No ___	
2. Utilities: a. Electricity and heating fuel	$ 150.00
b. Water and sewer	$ 40.00
c. Telephone	$ 100.00
d. Other Cable and internet	$ 120.00
3. Home maintenance (repairs and upkeep)	$ 50.00
4. Food	$ 250.00
5. Clothing	$ 50.00
6. Laundry and dry cleaning	$ 50.00
7. Medical and dental expenses	$ 75.00
8. Transportation (not including car payments)	$ 250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$ 150.00
10. Charitable contributions	$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	$ 0.00
b. Life	$ 0.00
c. Health	$ 0.00
d. Auto	$ 70.00
e. Other	$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	$ 0.00
b. Other	$ 0.00
c. Other	$ 0.00
14. Alimony, maintenance, and support paid to others	$ 0.00
15. Payments for support of additional dependents not living at your home	$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$ 0.00
17. Other	$ 0.00
Other	$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	$ 3,253.06

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	$ 3,888.67
b. Average monthly expenses from Line 18 above	$ 3,253.06
c. Monthly net income (a. minus b.)	$ 635.61