

RECEIVED

Jan 08 2026

SC Court of Appeals

STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM BEAUFORT COUNTY
Court of Common Pleas

The Honorable Michael G. Nettles, Circuit Court Judge

Case No. 2023-CP-07-00646
App. Case No: 2024-000869

Amber Leigh Lovelace, by and through her
Conservator Richard Cooler, ...Respondent,

v.

Steven Lovelace, Regions Bank,
Cetera Investment Services d/b/a Regions Investment
Services, and Christopher Lazurek, ...Defendants.

Of whom Regions Bank,
Cetera Investment Services d/b/a Regions Investment
Services, and Christopher Lazurek are, ...Appellants.

Notice of Voluntary Petition for Bankruptcy and Automatic Stay of Proceedings

PLEASE TAKE NOTICE that, on January 6, 2026, Appellant Christopher Lazurek filed his voluntary petition in the United States Bankruptcy court for the Eastern District of Kentucky, London Division, for relief under chapter 13 of the United States Bankruptcy Code. The Case Number for Mr. Lazurek's chapter 13 case is 26-60015. A copy of Mr. Lazurek's voluntary petition is attached hereto as **Exhibit A**.

PLEASE TAKE FURTHER NOTICE that, pursuant to section 362(a) of the Bankruptcy Code, Mr. Lazurek's filing of his voluntary petition operates as a stay, applicable to all entities, of,

among other things: (a) the commencement or continuation of all judicial, administrative, or other actions or proceedings against Mr. Lazurek (i) that were or could have been commenced before the commencement of Mr. Lazurek's case or (ii) to recover any claims against Mr. Lazurek that arose before the commencement of Mr. Lazurek's case; (b) the enforcement, against Mr. Lazurek or against any property of Mr. Lazurek's bankruptcy estate, of a judgment obtained before the commencement of Mr. Lazurek's cases; or (c) any act to obtain possession of property of or from Mr. Lazurek's bankruptcy estate, or to exercise control over property of Mr. Lazurek's estate including, without limitation, the proceeds of any insurance policy issued to or for the benefit of Mr. Lazurek.

PLEASE BE FURTHER ADVISED that additional information regarding the status of the chapter 13 case may be obtained by (i) reviewing the docket of the chapter 13 case, available electronically at <https://ecf.kyeb.uscourts.gov> (PACER login and password required) or (ii) contacting bankruptcy counsel for Mr. Lazurek: Peace Law, PLLC, 718 18th St. Corbin, KY 40701 (Attn: Adam P. Sandefer, adam@peacelawky.com).

Respectfully submitted,

**NELSON MULLINS RILEY &
SCARBOROUGH LLP**

/s/ Andrew Rawl

Cory E. Manning (SC Bar No. 14702)

Cory.manning@nelsonmullins.com

Andrew Rawl (SC Bar No. 102807)

Andrew.rawl@nelsonmullins.com

1320 Main Street / 17th Floor

Post Office Box 11070 (29211-1070)

Columbia, SC 29201

Tel (803) 799-2000

Fax (803) 256-7500

Attorneys for Appellants

January 8, 2026
Columbia, South Carolina

EXHIBIT A

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Eastern District of Kentucky

Case number (if known): _____ Chapter you are filing under:

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

About Debtor 1:

Christopher

First name

Robert

Middle name

Lazurek

Last name

 Suffix (Sr., Jr, II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Stacey

First name

Renee

Middle name

Lazurek

Last name

 Suffix (Sr., Jr, II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

 First name

 Middle name

 Last name

 Business name (if applicable)

 Business name (if applicable)

 First name

 Middle name

 Last name

 Business name (if applicable)

 Business name (if applicable)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 7 0 3 1

OR

9xx - xx - ____ ____ ____ ____

xxx - xx - 9 5 9 2

OR

9xx - xx - ____ ____ ____ ____

Debtor 1
Debtor 2

**Christopher
Stacey**

First Name

**Robert
Renee**

Middle Name

**Lazurek
Lazurek**

Last Name

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Your Employer Identification Number (EIN), if any.

EIN

EIN

EIN

EIN

5. Where you live

707 S Kentucky Ave

Number Street

Corbin, KY 40701

City State ZIP Code

Whitley

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

If Debtor 2 lives at a different address:

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408)

Debtor 1
Debtor 2

Christopher
Stacey

Robert
Renee

Lazurek
Lazurek

First Name

Middle Name

Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b)* for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

8. How you will pay the fee

- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No.

☐ Yes. District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No.

☐ Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

☐ No. Go to line 12.

☒ Yes. Has your landlord obtained an eviction judgment against you?

☒ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1	Christopher	Robert	Lazurek	
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- ☒ No. Go to Part 4.
- ☐ Yes. Name and location of business

Name of business, if any

Number Street

City State ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☒ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1
Debtor 2

**Christopher
Stacey**

First Name

**Robert
Renee**

Middle Name

**Lazurek
Lazurek**

Last Name

Case number (if known) _____

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

- 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?



No.



Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City State ZIP Code

Debtor 1	Christopher	Robert	Lazurek	Case number (if known) _____
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1	Christopher	Robert	Lazurek	Case number (if known) _____
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	

Part 6: Answer These Questions for Reporting Purposes

- 16. What kind of debts do you have?**
- 16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts.
-
- 17. Are you filing under Chapter 7?** ☒ No. I am not filing under Chapter 7. Go to line 18.
- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
- ☐ Yes
- 18. How many creditors do you estimate that you owe?**
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000 ☐ 50,000-100,000 ☐ More than 100,000
- ☐ 50-99 ☐ 5,001-10,000
- ☐ 100-199 ☐ 10,001-25,000
- ☐ 200-999
- 19. How much do you estimate your assets to be worth?**
- ☒ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion
- ☐ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion
- ☐ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion
- ☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion
- 20. How much do you estimate your liabilities to be?**
- ☐ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion
- ☐ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion
- ☒ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion
- ☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Christopher Robert Lazurek
 Christopher Robert Lazurek, Debtor 1
 Executed on 01/06/2026
 MM/ DD/ YYYY

X /s/ Stacey Renee Lazurek
 Stacey Renee Lazurek, Debtor 2
 Executed on 01/06/2026
 MM/ DD/ YYYY

Debtor 1
Debtor 2

**Christopher
Stacey**

First Name

**Robert
Renee**

Middle Name

**Lazurek
Lazurek**

Last Name

Case number (if known) _____

**For your attorney, if you are
represented by one**

**If you are not represented by an
attorney, you do not need to file this
page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

/s/ Jesse Peace

Signature of Attorney for Debtor

Date **01/06/2026**

MM / DD / YYYY

Jesse Peace

Printed name

Peace Law, PLLC

Firm name

718 18th St

Number Street

Corbin

City

KY

State

40701

ZIP Code

Contact phone **(606) 521-5500**

Email address **jesse@peacelawky.com**

96139

Bar number

KY

State

Fill in this information to identify your case:

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Kentucky</u>		
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	<u>\$0.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	<u>\$30,154.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	<u>\$30,154.00</u>

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$40,174.00</u>
---	--------------------

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	<u>\$40,780.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>+</u> <u>\$414,070.98</u>

Your total liabilities

\$495,024.98

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u>\$4,809.36</u>
---	-------------------

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of <i>Schedule J</i>	<u>\$3,109.36</u>
---	-------------------

Debtor 1	Christopher	Robert	Lazurek	
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$2,857.24

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$40,780.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$187,076.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ <u>\$0.00</u>
9g. Total. Add lines 9a through 9f.	<u>\$227,856.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Eastern</u> District of <u>Kentucky</u>			
Case number	<u></u>		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
☐ Yes. Where is the property?

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here



\$0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: Toyota Who has an interest in the property? Check one.

Model: Camry
 Year: 2016

Approximate mileage: 103,000

Other information:

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$12,852.00

Current value of the portion you own?

\$12,852.00

If you own or have more than one, describe here:

Debtor Lazurek, Christopher Robert; Lazurek, Stacey Renee

Case number (if known) _____

3.2 Make: Jeep Who has an interest in the property? Check one.

Model: Grand Cherokee

Year: 2020

Approximate mileage: 130,000

Other information:

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$14,161.00

Current value of the portion you own?

\$14,161.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No

☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here



\$27,013.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.

Sofa, Chair, Dining room table, Bed, Dresser, Misc. Household Goods

\$400.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.

Laptop, Phone, Misc. Electronics

\$270.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.

Debtor Lazurek, Christopher Robert; Lazurek, Stacey Renee

Case number (if known) _____

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.

Clothing and Misc. Accessories

\$500.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.

Wedding Band

\$100.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☐ No
☒ Yes. Describe.

2 Cats

\$0.00

14. **Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No
☐ Yes. Give specific information.

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**



\$1,270.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes Cash:

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes

Institution name:

17.1. Checking account:

Navy Federal Credit Union

\$61.00

Debtor Lazurek, Christopher Robert; Lazurek, Stacey Renee

Case number (if known) _____

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No
☐ Yes. Give specific information about them.....

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them.....

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
☒ Yes. List each account separately. Type of account: Institution name:

Pension plan: Kentucky Retirement Systems \$100.00

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☐ No
☒ Yes Institution name or individual:

Security deposit on rental unit: Freeman Brothers \$1,000.00

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes

Debtor Lazurek, Christopher Robert; Lazurek, Stacey Renee

Case number (if known) _____

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
☐ Yes. Give specific information about them. ...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them. ...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them. ...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- ☐ No
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Estimated 2025 federal tax refund

Federal: \$640.00

Estimated 2025 state tax refund

State: \$70.00

Local: _____

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information.

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No
☐ Yes. Name the insurance company of each policy and list its value. ...

Debtor **Lazurek, Christopher Robert; Lazurek, Stacey Renee**

Case number (if known) _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information.

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information.

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →

\$1,871.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.

Debtor Lazurek, Christopher Robert; Lazurek, Stacey Renee

Case number (if known) _____

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$0.00**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 →

\$0.0056. Part 2: Total vehicles, line 5 \$27,013.0057. Part 3: Total personal and household items, line 15 \$1,270.0058. Part 4: Total financial assets, line 36 \$1,871.0059. Part 5: Total business-related property, line 45 \$0.0060. Part 6: Total farm- and fishing-related property, line 52 \$0.0061. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61.

\$30,154.00

Copy personal property total →

+ \$30,154.00

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$30,154.00

Fill in this information to identify your case:

Debtor 1 Christopher Robert Lazurek
 First Name Middle Name Last Name

Debtor 2 Stacey Renee Lazurek
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Kentucky

Case number _____
 (if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>2016 Toyota Camry</u>	<u>\$12,852.00</u>	☒ <u>\$0.00</u>	<u>11 U.S.C. § 522(d)(2)</u>
Line from <i>Schedule A/B</i> : <u>3.1</u>		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>2020 Jeep Grand Cherokee</u>	<u>\$14,161.00</u>	☒ <u>\$0.00</u>	<u>11 U.S.C. § 522(d)(2)</u>
Line from <i>Schedule A/B</i> : <u>3.2</u>		☐ 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$214,000?

(Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 **Christopher Robert Lazurek** Case number (if known) _____
 Debtor 2 **Stacey Renee Lazurek**
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Sofa, Chair, Dining room table, Bed, Dresser, Misc. Household Goods Line from Schedule A/B: 6	\$400.00	☒ \$400.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Laptop, Phone, Misc. Electronics Line from Schedule A/B: 7	\$270.00	☒ \$270.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Clothing and Misc. Accessories Line from Schedule A/B: 11	\$500.00	☒ \$500.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Wedding Band Line from Schedule A/B: 12	\$100.00	☒ \$100.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: 2 Cats Line from Schedule A/B: 13	\$0.00	☒ \$0.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Navy Federal Credit Union Checking account Line from Schedule A/B: 17	\$61.00	☒ \$61.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Kentucky Retirement Systems Line from Schedule A/B: 21	\$100.00	☒ \$100.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(E)

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description:	Freeman Brothers <u>Security deposit on rental unit</u>	<u>\$1,000.00</u>	☒ <u>\$1,000.00</u>	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B:	<u>22</u>		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	Estimated 2025 federal tax refund <u>Federal tax</u>	<u>\$640.00</u>	☒ <u>\$640.00</u>	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B:	<u>28</u>		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	Estimated 2025 state tax refund <u>State tax</u>	<u>\$70.00</u>	☒ <u>\$70.00</u>	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B:	<u>28</u>		☐ 100% of fair market value, up to any applicable statutory limit	

Fill in this information to identify your case:

Debtor 1 Christopher Robert Lazurek
 First Name Middle Name Last Name

Debtor 2 Stacey Renee Lazurek
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Kentucky

Case number (if known) _____

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim	Value of collateral that supports this claim	Unsecured portion
Do not deduct the value of collateral.		If any

2.1	Arivo Acceptance	Describe the property that secures the claim:	\$19,958.00	\$14,161.00	\$5,797.00
	Creditor's Name Attn: Bankruptcy 4770 South 5600 West #200 Number Street West Valley, UT 84118 City State ZIP Code	2020 Jeep Grand Cherokee			
	Who owes the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply. ☒ An agreement you made (such as mortgage or secured car loan) ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ Other (including a right to offset) _____			
	Date debt was incurred <u>5/1/2022</u> Last 4 digits of account number <u>3 4 6 1</u>				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$19,958.00

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 1:	Additional Page	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
<u>2.2</u>	CarMax Auto Finance Creditor's Name Attn: Bankruptcy 12800 Tuckahoe Creek Pkwy Number Street Richman, VA 23238 City State ZIP Code Who owes the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Date debt was incurred <u>3/1/2025</u> Last 4 digits of account number <u>0 3 7 7</u>	Describe the property that secures the claim: <u>2016 Toyota Camry</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply. ☒ An agreement you made (such as mortgage or secured car loan) ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ Other (including a right to offset) _____	<u>\$20,216.00</u>	<u>\$12,852.00</u>	<u>\$7,364.00</u>
Add the dollar value of your entries in Column A on this page. Write that number here:		<u>\$20,216.00</u>			
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:		<u>\$40,174.00</u>			

Fill in this information to identify your case:

Debtor 1	Christopher	Robert	Lazurek
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Stacey	Renee	Lazurek
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Kentucky			
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Internal Revenue Service			
Priority Creditor's Name				
PO Box 7346				
Number	Street			
Philadelphia, PA 19101				
City	State	ZIP Code		
Who incurred the debt? Check one.				
☐ Debtor 1 only				
☐ Debtor 2 only				
☒ Debtor 1 and Debtor 2 only				
☐ At least one of the debtors and another				
☐ Check if this claim is for a community debt				
Is the claim subject to offset?				
☒ No				
☐ Yes				
Last 4 digits of account number				
When was the debt incurred?				
As of the date you file, the claim is: Check all that apply.				
☐ Contingent				
☐ Unliquidated				
☐ Disputed				
Type of PRIORITY unsecured claim:				
☐ Domestic support obligations				
☒ Taxes and certain other debts you owe the government				
☐ Claims for death or personal injury while you were intoxicated				
☐ Other. Specify				
		\$35,343.18	\$31,822.95	\$3,520.23

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		Total claim	Priority amount	Nonpriority amount
<u>2.2</u>	Kentucky Department of Revenue Priority Creditor's Name Legal Support Branch PO Box 5222 Number Street Frankfort, KY 40602-5222 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number _____ \$5,436.82 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of PRIORITY unsecured claim: ☐ Domestic support obligations ☒ Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated ☐ Other. Specify _____	\$5,436.82	\$0.00

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

				Total claim
4.1	Affirm, Inc.	Last 4 digits of account number	<u>Y 3 P 8</u>	\$281.00
Nonpriority Creditor's Name		When was the debt incurred?		
<u>Attn: Bankruptcy</u>		<u>3/1/2025</u>		
<u>650 California St Fl 12</u>		As of the date you file, the claim is: Check all that apply.		
Number Street		☐ Contingent		
<u>San Francisco, CA 94108-2716</u>		☐ Unliquidated		
City State ZIP Code		☐ Disputed		
Who incurred the debt? Check one.		Type of NONPRIORITY unsecured claim:		
☐ Debtor 1 only		☐ Student loans		
☒ Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
☐ Debtor 1 and Debtor 2 only		☐ Debts to pension or profit-sharing plans, and other similar debts		
☐ At least one of the debtors and another		☒ Other. Specify <u>Unsecured</u>		
☒ Check if this claim is for a community debt				
Is the claim subject to offset?				
☒ No				
☐ Yes				
4.2	Affirm, Inc.	Last 4 digits of account number	<u>2 B M 8</u>	\$105.00
Nonpriority Creditor's Name		When was the debt incurred?		
<u>Attn: Bankruptcy</u>		<u>3/1/2025</u>		
<u>650 California St Fl 12</u>		As of the date you file, the claim is: Check all that apply.		
Number Street		☐ Contingent		
<u>San Francisco, CA 94108-2716</u>		☐ Unliquidated		
City State ZIP Code		☐ Disputed		
Who incurred the debt? Check one.		Type of NONPRIORITY unsecured claim:		
☐ Debtor 1 only		☐ Student loans		
☒ Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
☐ Debtor 1 and Debtor 2 only		☐ Debts to pension or profit-sharing plans, and other similar debts		
☐ At least one of the debtors and another		☒ Other. Specify <u>Unsecured</u>		
☒ Check if this claim is for a community debt				
Is the claim subject to offset?				
☒ No				
☐ Yes				

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		Total claim
4.3	Barclays Bank Delaware Nonpriority Creditor's Name Attn: Bankruptcy PO Box 8803 Number Street Wilmington, DE 19899 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify _____	\$2,000.00
4.4	Caine & Weiner Nonpriority Creditor's Name Attn: Bankruptcy 5805 Sepulveda Blvd 4th Floor Number Street Sherman Oaks, CA 91411 City State ZIP Code Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>3 7 7 8</u> When was the debt incurred? <u>10/9/2019</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CollectionAttorney</u>	\$132.00

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.5	Concora Credit Nonpriority Creditor's Name <u>PO Box 4477</u> Number Street <u>Beaverton, OR 97076</u> City State ZIP Code	Last 4 digits of account number <u>9 2 9 8</u> When was the debt incurred? <u>12/1/2021</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CreditCard</u>	<u>\$708.00</u>
Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes				
4.6	Credit Bureau Systems Nonpriority Creditor's Name <u>PO Box 11788</u> Number Street <u>Lexington, KY 40578</u> City State ZIP Code	Last 4 digits of account number <u>3 2 4 6</u> When was the debt incurred? <u>12/5/2024</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>MedicalDebt</u>	<u>\$885.00</u>
Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes				

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		Total claim
4.7	Credit One Bank Nonpriority Creditor's Name Attn: Bankruptcy Department 6801 Cimarron Rd Number Street Las Vegas, NV 89113 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>5 6 4 5</u> When was the debt incurred? <u>11/1/2024</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CreditCard</u>	\$450.00
4.8	Debt Recovery Solution Nonpriority Creditor's Name Attn: Bankruptcy 6800 Jericho Turnpike, Ste 113E Number Street Syosset, NY 11791 City State ZIP Code Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>4 2 6 8</u> When was the debt incurred? <u>6/1/2025</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CollectionAttorney</u>	\$533.00

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		Total claim
4.9	Genesis FS Card Services Nonpriority Creditor's Name Attn: Bankruptcy PO Box 4477 Number Street Beaverton, OR 97076 City State ZIP Code Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>5 1 4 6</u> When was the debt incurred? <u>10/1/2020</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CreditCard</u>	<u>\$562.00</u>
4.10	Jefferson Capital Systems, Llc Nonpriority Creditor's Name Attn: Bankruptcy 200 14th Ave E Number Street Sartekk, MN 56377 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>6 0 0 3</u> When was the debt incurred? <u>4/1/2023</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>FactoringCompanyAccount</u>	<u>\$7,263.00</u>

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		Total claim
4.11	John Lazurek Nonpriority Creditor's Name <u>6740 Anecia Ave</u> Number Street <u>Cocoa, FL 32927</u> City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify _____	<u>\$2,235.00</u>
4.12	LVNV Funding LLC Nonpriority Creditor's Name <u>PO Box 10497</u> Number Street <u>Greenville, SC 29603</u> City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>8 1 7 9</u> When was the debt incurred? <u>7/30/2025</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>FactoringCompanyAccount</u>	<u>\$801.00</u>

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.13	Nelnet Nonpriority Creditor's Name Po Box 82561 Number Street Lincoln, NE 68501 City State ZIP Code	Last 4 digits of account number <u>7 7 9 5</u> When was the debt incurred? <u>12/1/2019</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	Type of NONPRIORITY unsecured claim: ☒ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify _____	\$116,190.00
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				
4.14	Nelnet Nonpriority Creditor's Name Po Box 82561 Number Street Lincoln, NE 68501 City State ZIP Code	Last 4 digits of account number <u>8 7 9 3</u> When was the debt incurred? <u>8/1/2023</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	Type of NONPRIORITY unsecured claim: ☒ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify _____	\$23,511.00
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.15	Nelnet Nonpriority Creditor's Name <u>Po Box 82561</u> Number Street <u>Lincoln, NE 68501</u> City State ZIP Code	Last 4 digits of account number <u>6 7 9 3</u> When was the debt incurred? <u>8/1/2024</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	\$22,232.00	
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				
Type of NONPRIORITY unsecured claim: ☒ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify _____				
4.16	Nelnet Nonpriority Creditor's Name <u>Po Box 82561</u> Number Street <u>Lincoln, NE 68501</u> City State ZIP Code	Last 4 digits of account number <u>6 6 9 5</u> When was the debt incurred? <u>1/1/2023</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	\$15,005.00	
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				
Type of NONPRIORITY unsecured claim: ☒ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify _____				

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.17	Nelnet Nonpriority Creditor's Name <u>Po Box 82561</u> Number Street <u>Lincoln, NE 68501</u> City State ZIP Code	Last 4 digits of account number <u>0 8 9 5</u> When was the debt incurred? <u>5/1/2023</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	Type of NONPRIORITY unsecured claim: ☒ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify _____	\$8,512.00
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				
4.18	Nelnet Nonpriority Creditor's Name <u>Po Box 82561</u> Number Street <u>Lincoln, NE 68501</u> City State ZIP Code	Last 4 digits of account number <u>0 9 9 3</u> When was the debt incurred? <u>8/1/2025</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	Type of NONPRIORITY unsecured claim: ☒ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify _____	\$1,626.00
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		Total claim
4.19	PNC Bank Nonpriority Creditor's Name PO Box 5570 Number Street Cleveland, OH 44101 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify _____	\$10,000.00
4.20	Regions Bank Nonpriority Creditor's Name Attn: Bankruptcy 2050 Parkway Office Circle 6th Floor Number Street Birmingham, AL 35244 City State ZIP Code Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>1 9 0 3</u> When was the debt incurred? <u>10/3/2014</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>Unsecured</u>	\$33.00

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		Total claim
4.21	Regions Bankcard Nonpriority Creditor's Name Attn: Bankruptcy 1900 5th Ave N Number Street Hover, AL 35203 City State ZIP Code Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>8 7 6 3</u> When was the debt incurred? <u>10/1/2014</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CreditCard</u>	<u>\$2,170.00</u>
4.22	Reliant Capital Solutions Nonpriority Creditor's Name Attn: Bankruptcy 670 Cross Pointe Rd Number Street Gahanna, OH 43230 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>2 7 5 5</u> When was the debt incurred? <u>12/1/2024</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CollectionAttorney</u>	<u>\$602.00</u>

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	Last 4 digits of account number	Total claim
4.23	Richard Cooler as Conservator for Amber Lovelace Nonpriority Creditor's Name Attn: Thomas Holloway PO Box 1107 Number Street Beaufort, SC 29902 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify _____	<u>\$183,175.98</u>
4.24	Robert Lazurek Nonpriority Creditor's Name 16 J Market St Apt 410 Number Street Charleston, SC 29401 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☒ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify _____	<u>\$2,670.00</u>

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	Total claim
4.25	TD Auto Finance Last 4 digits of account number <u>4 6 5 7</u> Nonpriority Creditor's Name <u>Attn: Bankruptcy</u> When was the debt incurred? <u>12/6/2014</u> <u>PO Box 9223</u> As of the date you file, the claim is: Check all that apply. Number <u> </u> Street <u> </u> ☐ Contingent <u>Farmington Hills, MI 48333-9223</u> ☐ Unliquidated City <u> </u> State <u> </u> ZIP Code <u> </u> ☐ Disputed Who incurred the debt? Check one. ☒ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify _____ Is the claim subject to offset? ☒ No ☐ Yes	<u>\$11,472.00</u>
4.26	Telecom Self-reported Last 4 digits of account number <u>0 E F 2</u> Nonpriority Creditor's Name <u>Po Box 4500</u> When was the debt incurred? _____ Number <u> </u> Street <u> </u> As of the date you file, the claim is: Check all that apply. <u>Allen, TX 75013</u> ☐ Contingent City <u> </u> State <u> </u> ZIP Code <u> </u> ☐ Unliquidated Who incurred the debt? Check one. ☐ Disputed ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>UnknownLoanType</u> Is the claim subject to offset? ☒ No ☐ Yes	<u>\$361.00</u>

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.27	Telecom Self-reported Nonpriority Creditor's Name <u>Po Box 4500</u> Number Street <u>Allen, TX 75013</u> City State ZIP Code	Last 4 digits of account number <u>B C 8 2</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>Agriculture</u>		\$100.00
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				
4.28	Telecom Self-reported Nonpriority Creditor's Name <u>Po Box 4500</u> Number Street <u>Allen, TX 75013</u> City State ZIP Code	Last 4 digits of account number <u>8 5 6 D</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>Agriculture</u>		\$8.00
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt				
Is the claim subject to offset? ☒ No ☐ Yes				

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		Total claim
4.29	Upgrade, Inc. Nonpriority Creditor's Name Attn: Bankruptcy 275 Battery Street 23rd Floor Number Street San Francisco, CA 94111 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>1 4 3 2</u> When was the debt incurred? <u>9/1/2021</u> As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>CheckCreditOrLineOfCredit</u>	\$86.00
4.30	Utility Self-reported Nonpriority Creditor's Name Po Box 4500 Number Street Allen, TX 75013 City State ZIP Code Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☒ No ☐ Yes	Last 4 digits of account number <u>8 9 D 6</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>Agriculture</u>	\$248.00

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.31	Utility Self-reported Nonpriority Creditor's Name <u>Po Box 4500</u> Number Street <u>Allen, TX 75013</u> City State ZIP Code	Last 4 digits of account number <u>4 1 A 4</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	\$57.00	
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt		Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>Agriculture</u>		
Is the claim subject to offset? ☒ No ☐ Yes				
4.32	Utility Self-reported Nonpriority Creditor's Name <u>Po Box 4500</u> Number Street <u>Allen, TX 75013</u> City State ZIP Code	Last 4 digits of account number <u>3 F F E</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed	\$57.00	
Who incurred the debt? Check one. ☐ Debtor 1 only ☒ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt		Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☒ Other. Specify <u>Agriculture</u>		
Is the claim subject to offset? ☒ No ☐ Yes				

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>	Case number (if known) _____
Debtor 2	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>	
	First Name	Middle Name	Last Name	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

1. Progressive Name <u>600 Wilson Mills Rd</u> Number Street <u>Cleveland, OH 44143</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.4</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
2. Advance America Name <u>1755 Scottsville Rd. 4A</u> Number Street <u>Bowling Green, KY 42104</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.8</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
3. Upstart Network Name <u>PO Box 1503</u> Number Street <u>San Carlos, CA 94070</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.10</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
4. Finwise Bank Name <u>PO Box 101808</u> Number Street <u>Fort Worth, TX 76185</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.10</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
5. Weber & Olcese, PLC Name <u>9420 Bunsen Parkway Ste. 320</u> Number Street <u>Louisville, KY 40220</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.10</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
6. Celtic Bank Name <u>268 S State St Ste 300</u> Number Street <u>Salt Lake City, UT 84111</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.12</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

Part 3: List Others to Be Notified About a Debt That You Already Listed - Additional Page

7.	University of the Cumberland Name <u>6191 College Station Dr</u> Number Street <u>Williamsburg, KY 40769</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.22</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
8.	Verizon Wireless Name <u>500 Technology Dr.</u> Number Street <u>Saint Charles, MO 63304</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.26</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
9.	Spectrum Name <u>Spectrum, LLC</u> <u>1078 Tamworth Ln.</u> Number Street <u>Frankfort, KY 40601</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.27</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
10.	DIRECTV Name <u>2260 E. IMPERIAL HIGHWAY</u> Number Street <u>El Segundo, CA 90245</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.28</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
11.	Corbin City Utilities Name <u>1515 Cumberland Falls Hwy</u> Number Street <u>Corbin, KY 40701</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.30</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
12.	Delta Natural Gas Co, Inc. Name <u>3617 LEXINGTON RD.</u> Number Street <u>Winchester, KY 40391</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.31</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ☒ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>	Case number (if known) _____
Debtor 2	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>	
	First Name	Middle Name	Last Name	

Part 3: List Others to Be Notified About a Debt That You Already Listed - Additional Page

13.	<u>Delta Natural Gas Co, Inc.</u>	On which entry in Part 1 or Part 2 did you list the original creditor?
	Name	
	<u>3617 LEXINGTON RD.</u>	Line <u>4.32</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
	Number Street	☒ Part 2: Creditors with Nonpriority Unsecured Claims
		Last 4 digits of account number _____
	<u>Winchester, KY 40391</u>	
	City State ZIP Code	

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>	Case number (if known) _____
Debtor 2	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>	
	First Name	Middle Name	Last Name	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a.	Domestic support obligations	6a. <u>\$0.00</u>
	6b.	Taxes and certain other debts you owe the government	6b. <u>\$40,780.00</u>
	6c.	Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
	6e.	Total. Add lines 6a through 6d.	6e. <u>\$40,780.00</u>

			Total claim
Total claims from Part 2	6f.	Student loans	6f. <u>\$187,076.00</u>
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$226,994.98</u>
	6j.	Total. Add lines 6f through 6i.	6j. <u>\$414,070.98</u>

Fill in this information to identify your case:

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
Debtor 2	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Eastern</u> District of <u>Kentucky</u>			
Case number	<u></u>		
(if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	<u></u> Name <u></u> Number Street <u></u> City State ZIP Code	
2.2	<u></u> Name <u></u> Number Street <u></u> City State ZIP Code	
2.3	<u></u> Name <u></u> Number Street <u></u> City State ZIP Code	
2.4	<u></u> Name <u></u> Number Street <u></u> City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Christopher	Robert	Lazurek
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Stacey	Renee	Lazurek
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Kentucky			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☐ Yes. In which community state or territory did you live? _____. Fill in the name and current address of that person.

 Name of your spouse, former spouse, or legal equivalent

 Number Street

 City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

 Name

 Number Street

 City State ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

3.2

 Name

 Number Street

 City State ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	Christopher	Robert	Lazurek
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Stacey	Renee	Lazurek
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern		District of Kentucky
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
☒ Not employed

Occupation

Employer's name

Employer's address

Number Street

City State ZIP Code

How long employed there?

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Case Manager**Cumberland River Behavioral Health****1203 American Greeting Card Rd**

Number Street

Corbin, KY 40702

City State ZIP Code

10 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or non-filing spouse

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. **\$0.00** **\$2,857.24**

3. **Estimate and list monthly overtime pay.**

3. + **\$0.00** + **\$0.00**

4. **Calculate gross income.** Add line 2 + line 3.

4. **\$0.00** **\$2,857.24**

Debtor 1	Christopher	Robert	Lazurek	Case number (if known) _____
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	<u>\$0.00</u>	<u>\$2,857.24</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. <u>\$0.00</u>	<u>\$429.00</u>
5b. Mandatory contributions for retirement plans	5b. <u>\$0.00</u>	<u>\$84.90</u>
5c. Voluntary contributions for retirement plans	5c. <u>\$0.00</u>	<u>\$0.00</u>
5d. Required repayments of retirement fund loans	5d. <u>\$0.00</u>	<u>\$0.00</u>
5e. Insurance	5e. <u>\$0.00</u>	<u>\$565.97</u>
5f. Domestic support obligations	5f. <u>\$0.00</u>	<u>\$0.00</u>
5g. Union dues	5g. <u>\$0.00</u>	<u>\$0.00</u>
5h. Other deductions. Specify: _____	5h. + <u>\$0.00</u>	+ <u>\$0.00</u>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <u>\$0.00</u>	<u>\$1,079.88</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <u>\$0.00</u>	<u>\$1,777.36</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <u>\$0.00</u>	<u>\$0.00</u>
8b. Interest and dividends	8b. <u>\$0.00</u>	<u>\$0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <u>\$0.00</u>	<u>\$0.00</u>
8d. Unemployment compensation	8d. <u>\$0.00</u>	<u>\$0.00</u>
8e. Social Security	8e. <u>\$3,032.00</u>	<u>\$0.00</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <u>\$0.00</u>	<u>\$0.00</u>
8g. Pension or retirement income	8g. <u>\$0.00</u>	<u>\$0.00</u>
8h. Other monthly income. Specify: _____	8h. + <u>\$0.00</u>	+ <u>\$0.00</u>
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <u>\$3,032.00</u>	<u>\$0.00</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <u>\$3,032.00</u> + <u>\$1,777.36</u>	= <u>\$4,809.36</u>

Debtor 1 Christopher Robert Lazurek Case number (if known) _____
 Debtor 2 Stacey Renee Lazurek
 First Name Middle Name Last Name

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.

Specify: _____ 11. + \$0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12. \$4,809.36

**Combined
monthly income**

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Kentucky</u>		
Case number (if known)	<u></u>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

<u></u>	<u></u>	☐ No. ☐ Yes.
<u></u>	<u></u>	☐ No. ☐ Yes.
<u></u>	<u></u>	☐ No. ☐ Yes.
<u></u>	<u></u>	☐ No. ☐ Yes.
<u></u>	<u></u>	☐ No. ☐ Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,277.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$0.00

4b. \$0.00

4c. \$0.00

4d. \$0.00

Debtor 1
Debtor 2

**Christopher
Stacey**

**Robert
Renee**

**Lazurek
Lazurek**

First Name

Middle Name

Last Name

Case number (if known) _____

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. <u>\$0.00</u>
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. <u>\$240.00</u>
6b.	Water, sewer, garbage collection	6b. <u>\$30.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$310.00</u>
6d.	Other. Specify: _____	6d. <u>\$0.00</u>
7.	Food and housekeeping supplies	7. <u>\$450.00</u>
8.	Childcare and children's education costs	8. <u>\$0.00</u>
9.	Clothing, laundry, and dry cleaning	9. <u>\$80.00</u>
10.	Personal care products and services	10. <u>\$80.00</u>
11.	Medical and dental expenses	11. <u>\$0.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. <u>\$314.36</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. <u>\$0.00</u>
14.	Charitable contributions and religious donations	14. <u>\$0.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. <u>\$0.00</u>
15b.	Health insurance	15b. <u>\$0.00</u>
15c.	Vehicle insurance	15c. <u>\$328.00</u>
15d.	Other insurance. Specify: _____	15d. <u>\$0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. <u>\$0.00</u>
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. <u>\$0.00</u>
17b.	Car payments for Vehicle 2	17b. <u>\$0.00</u>
17c.	Other. Specify: _____	17c. <u>\$0.00</u>
17d.	Other. Specify: _____	17d. <u>\$0.00</u>
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. <u>\$0.00</u>
19.	Other payments you make to support others who do not live with you. Specify: _____	19. <u>\$0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. <u>\$0.00</u>
20b.	Real estate taxes	20b. <u>\$0.00</u>
20c.	Property, homeowner's, or renter's insurance	20c. <u>\$0.00</u>
20d.	Maintenance, repair, and upkeep expenses	20d. <u>\$0.00</u>
20e.	Homeowner's association or condominium dues	20e. <u>\$0.00</u>

Debtor 1
Debtor 2

**Christopher
Stacey**

First Name

**Robert
Renee**

Middle Name

**Lazurek
Lazurek**

Last Name

Case number (if known) _____

21. **Other.** Specify: _____

21. + \$0.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$3,109.36

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$3,109.36

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. \$4,809.36

23b. Copy your monthly expenses from line 22c above.

23b. - \$3,109.36

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$1,700.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Fill in this information to identify your case:

Debtor 1 Christopher Robert Lazurek
First Name Middle Name Last Name

Debtor 2 Stacey Renee Lazurek
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Kentucky

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?



No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

/s/ Christopher Robert Lazurek

Christopher Robert Lazurek, Debtor 1

X

/s/ Stacey Renee Lazurek

Stacey Renee Lazurek, Debtor 2

Date 01/06/2026

MM/ DD/ YYYY

Date 01/06/2026

MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Kentucky</u>		
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
- ☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
- ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income	Gross Income	Sources of income	Gross Income
Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)

From January 1 of current year until the date you filed for bankruptcy:

- ☐ Wages, commissions, bonuses, tips
- ☐ Operating a business

- ☐ Wages, commissions, bonuses, tips
- ☐ Operating a business

Debtor 1	Christopher	Robert	Lazurek	
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	Case number (if known) _____

For last calendar year: (January 1 to December 31, <u>2025</u>) YYYY	☐ Wages, commissions, bonuses, tips ☐ Operating a business	☒ Wages, commissions, bonuses, tips ☐ Operating a business	\$27,378.06
--	---	--	--------------------

For the calendar year before that: (January 1 to December 31, <u>2024</u>) YYYY	☐ Wages, commissions, bonuses, tips ☐ Operating a business	☒ Wages, commissions, bonuses, tips ☐ Operating a business	\$2,800.00
---	---	--	-------------------

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy: <u>Social Security</u>	<u>\$3,235.50</u>		
For last calendar year: (January 1 to December 31, <u>2025</u>) YYYY	<u>Social Security</u> <u>\$37,856.90</u>		
For the calendar year before that: (January 1 to December 31, <u>2024</u>) YYYY	<u>Social Security</u> <u>\$36,848.00</u>		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575* or more?
- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$8,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.
- * Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1	Christopher	Robert	Lazurek	
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	Case number (if known) _____

☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title Jefferson Capital Systems LLC v. Stacey Lazurek		Whitley County Circuit Court	☒ Pending
Case number 25-CI-00565		Court Name 805 S Main St # 118	☐ On appeal
		Number Street Corbin, KY 40701	☐ Concluded
		City State ZIP Code	
Case title Amber Leigh Lovelace, by and through her Conservator, Richard Cooler v. Steven Lovelace, et al.		Beaufort County Court of Common Pleas	☒ Pending
Case number 2023-CP-07-00646		Court Name 102 Ribaut Road	☐ On appeal
		Number Street Beaufort, SC 29902	☐ Concluded
		City State ZIP Code	

Debtor 1
Debtor 2

**Christopher
Stacey**

**Robert
Renee**

**Lazurek
Lazurek**

First Name

Middle Name

Last Name

Case number (if known) _____

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Debtor 1 **Christopher** **Robert** **Lazurek**
 Debtor 2 **Stacey** **Renee** **Lazurek**
 First Name Middle Name Last Name Case number (if known) _____

Peace Law PLLC

Person Who Was Paid

718 18th St

Number Street

Corbin, KY 40701

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Credit Reporting, Credit Counseling, Debtor Education

12/17/2025

\$114.00

Peace Law PLLC

Person Who Was Paid

718 18th St

Number Street

Corbin, KY 40701

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Filing Fee Held in Trust

12/17/2025

\$313.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No

☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

☒ No

☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

Debtor 1	Christopher	Robert	Lazurek	
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	Case number (if known) _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
- ☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
- ☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
- ☒ Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
DJM Properties, LLC Name of Storage Facility 3368 U.S. 25 W Cumberland Falls Hwy Number Street Corbin, KY 40701 City State ZIP Code	Furniture, Family items, Daughters and Sons clothes	☐ No ☒ Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
- ☐ Yes. Fill in the details.

Debtor 1
Debtor 2

Christopher
Stacey

Robert
Renee

Lazurek
Lazurek

First Name

Middle Name

Last Name

Case number (if known) _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership

☐ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Debtor 1
Debtor 2

Christopher
Stacey

First Name

Robert
Renee

Middle Name

Lazurek
Lazurek

Last Name

Case number (if known) _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Christopher Robert Lazurek
Signature of Christopher Robert Lazurek, Debtor 1

Date 01/06/2026

X /s/ Stacey Renee Lazurek
Signature of Stacey Renee Lazurek, Debtor 2

Date 01/06/2026

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

B2030 (Form 2030) (12/25)

United States Bankruptcy Court
Eastern District of Kentucky

In re Lazurek, Christopher Robert

Lazurek, Stacey Renee

Case No. _____

Debtor

Chapter 13

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 **\$4,500.00**

Prior to the filing of this statement I have received **\$0.00**

Balance Due **\$4,500.00**

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

☒ Debtor ☐ Other (specify)

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

☒ Debtor ☐ Other (specify)

4. ☒ 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 a other 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. Subject to any applicable local rule or court order, in return for the above-disclosed fee, I have agreed to render legal service for the following aspects of the bankruptcy case, except as excluded in Section 6:

- 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;

B2030 (Form 2030) (12/25)

- d. Items enumerated in Rights and Responsibilities of Chapter 13 Debtors and Their Attorneys, Local Form 2016-2a. This includes negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods; avoidance of liens on real property, if possible. Also, representation in two (2) post-confirmation matters from the following list: responding to a motion to dismiss the case for failure to make plan payments; responding to a motion for relief from stay; filing a motion to modify the plan to address a delinquency (including a motion to suspend plan payments); addressing a trustee's motion to modify the plan; filing an application to incur debt; or filing a motion to sell property. Debtor(s)' attorney reserves the right, in cases where extraordinary time is required to reach confirmation, to waive a "no-look" fee and instead provide an itemized billing for fees.

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

Representation of the debtors in any dischargeability actions; any adversary proceeding; representation in any unanticipated litigation or contested proceedings arising from the debtor's failure to provide complete and accurate information to the attorney; post-confirmation matters not listed above; more than two (2) post-confirmation matters listed above; actions for return of pre-petition garnishments; amendments to petition to add a creditor or change the classification or amount of a claim; actions not expressly included herein in connection with the enrollment, reenrollment, and performance under a student loan income-driven repayment; if debtor wishes for Attorney to be the point of contact for an audit; rule 2004 examinations or objecting a motion for a rule 2004 examination; mortgage modifications or assisting client with the execution of a deed in lieu of foreclosure; credit reporting disputes with creditors or agencies; representation in any matter not otherwise addressed herein. These matters will incur additional legal fees as appropriate.

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.

01/06/2026

Date

/s/ Jesse Peace

Jesse Peace

Signature of Attorney

Bar Number: 96139

Peace Law, PLLC

718 18th St

Corbin, KY 40701

Phone: (606) 521-5500

Peace Law, PLLC

Name of law firm

Fill in this information to identify your case:

Debtor 1	<u>Christopher</u>	<u>Robert</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Stacey</u>	<u>Renee</u>	<u>Lazurek</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Kentucky</u>		
Case number (if known)	<u></u>		

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse																								
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<u>\$0.00</u>	<u>\$2,857.24</u>																								
3. Alimony and maintenance payments. Do not include payments from a spouse.	<u>\$0.00</u>	<u>\$0.00</u>																								
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>																								
5. Net income from operating a business, profession, or farm	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from a business, profession, or farm	<u>\$0.00</u>	<u>\$0.00</u>	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>
	Debtor 1	Debtor 2																								
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>																								
Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>																								
Net monthly income from a business, profession, or farm	<u>\$0.00</u>	<u>\$0.00</u>																								
	Debtor 1	Debtor 2																								
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>																								
Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>																								
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>																								
	Copy here → <u>\$0.00</u>	<u>\$0.00</u>																								
6. Net income from rental and other real property	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>
	Debtor 1	Debtor 2																								
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>																								
Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>																								
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>																								
	Debtor 1	Debtor 2																								
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>																								
Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>																								
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>																								
	Copy here → <u>\$0.00</u>	<u>\$0.00</u>																								

Debtor 1	Christopher	Robert	Lazurek	
Debtor 2	Stacey	Renee	Lazurek	Case number (if known) _____
	First Name	Middle Name	Last Name	

7. Interest, dividends, and royalties

<u>\$0.00</u>	<u>\$0.00</u>
---------------	---------------

8. Unemployment compensation

<u>\$0.00</u>	<u>\$0.00</u>
---------------	---------------

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you..... \$505.33

For your spouse..... \$0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

<u>\$0.00</u>	<u>\$0.00</u>
---------------	---------------

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

+ _____	+ _____
---------	---------

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

<u>\$0.00</u>	+	<u>\$2,857.24</u>	=	<u>\$2,857.24</u>
---------------	---	-------------------	---	-------------------

Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11.

\$2,857.24

13. Calculate the marital adjustment. Check one:

- ☐ You are not married. Fill in 0 below.
- ☒ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

+ _____

Total.....

<u>\$0.00</u>	Copy here. →	- <u>\$0.00</u>
---------------	--------------	-----------------

14. Your current monthly income. Subtract the total in line 13 from line 12.

\$2,857.24

Debtor 1	Christopher	Robert	Lazurek	Case number (if known) _____
Debtor 2	Stacey	Renee	Lazurek	
	First Name	Middle Name	Last Name	

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → **\$2,857.24**

Multiply line 15a by 12 (the number of months in a year). **x 12**

15b. The result is your current monthly income for the year for this part of the form. **\$34,286.88**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. **Kentucky**

16b. Fill in the number of people in your household. **2**

16c. Fill in the median family income for your state and size of household. **\$71,998.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)

18. Copy your total average monthly income from line 11. **\$2,857.24**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. **- \$0.00**

19b. **Subtract line 19a from line 18.** **\$2,857.24**

20. Calculate your current monthly income for the year. Follow these steps.

20a. Copy line 19b. **\$2,857.24**

Multiply by 12 (the number of months in a year). **x 12**

20b. The result is your current monthly income for the year for this part of the form. **\$34,286.88**

20c. Copy the median family income for your state and size of household from line 16c. **\$71,998.00**

21. How do the lines compare?

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X **/s/ Christopher Robert Lazurek**
Signature of Debtor 1

Date **01/06/2026**
MM/ DD/ YYYY

X **/s/ Stacey Renee Lazurek**
Signature of Debtor 2

Date **01/06/2026**
MM/ DD/ YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF KENTUCKY
LONDON DIVISION

IN RE: **Lazurek, Christopher Robert**
Lazurek, Stacey Renee

CASE NO

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The petitioner(s) in the above-styled bankruptcy action declare under penalty of perjury that the attached mailing list matrix of creditors and other parties in interest is true and correct and complete to the best of his/her knowledge.

Date **01/06/2026**

Signature **/s/ Christopher Robert Lazurek**
Christopher Robert Lazurek, Debtor

Date **01/06/2026**

Signature **/s/ Stacey Renee Lazurek**
Stacey Renee Lazurek, Joint Debtor

Advance America
1755 Scottsville Rd. 4A
Bowling Green, KY 42104

Affirm, Inc.
Attn: Bankruptcy
650 California St Fl 12
San Francisco, CA 94108-2716

Arivo Acceptance
Attn: Bankruptcy
4770 South 5600 West #200
West Valley, UT 84118

Barclays Bank Delaware
Attn: Bankruptcy
PO Box 8803
Wilmington, DE 19899

Caine & Weiner
Attn: Bankruptcy
5805 Sepulveda Blvd 4th Floor
Sherman Oaks, CA 91411

CarMax Auto Finance
Attn: Bankruptcy
12800 Tuckahoe Creek Pkwy
Richman, VA 23238

Celtic Bank
268 S State St Ste 300
Salt Lake City, UT 84111

Concora Credit
PO Box 4477
Beaverton, OR 97076

Corbin City Utilities
1515 Cumberland Falls Hwy
Corbin, KY 40701

Credit Bureau Systems
PO Box 11788
Lexington, KY 40578

Credit One Bank
Attn: Bankruptcy Department
6801 Cimarron Rd
Las Vegas, NV 89113

Debt Recovery Solution
Attn: Bankruptcy
6800 Jericho Turnpike, Ste 113E
Syosset, NY 11791

Delta Natural Gas Co, Inc.
3617 LEXINGTON RD.
Winchester, KY 40391

DIRECTV
2260 E. IMPERIAL HIGHWAY
El Segundo, CA 90245

Finwise Bank
PO Box 101808
Fort Worth, TX 76185

Genesis FS Card Services
Attn: Bankruptcy
PO Box 4477
Beaverton, OR 97076

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101

Jefferson Capital Systems, LLC
Attn: Bankruptcy
200 14th Ave E
Sartekk, MN 56377

John Lazurek
6740 Anecia Ave
Cocoa, FL 32927

Kentucky Department of
Revenue
Legal Support Branch
PO Box 5222
Frankfort, KY 40602-5222

LVNV Funding LLC
PO Box 10497
Greenville, SC 29603

Nelnet
Po Box 82561
Lincoln, NE 68501

PNC Bank
PO Box 5570
Cleveland, OH 44101

Progressive
600 Wilson Mills Rd
Cleveland, OH 44143

Regions Bank

Attn: Bankruptcy
2050 Parkway Office Circle 6th Floor
Birmingham, AL 35244

Regions Bankcard

Attn: Bankruptcy
1900 5th Ave N
Hover, AL 35203

Reliant Capital Solutions

Attn: Bankruptcy
670 Cross Pointe Rd
Gahanna, OH 43230

**Richard Cooler as Conservator
for Amber Lovelace**

Attn: Thomas Holloway
PO Box 1107
Beaufort, SC 29902

Robert Lazurek

16 J Market St Apt 410
Charleston, SC 29401

Spectrum

Spectrum, LLC
1078 Tamworth Ln.
Frankfort, KY 40601

TD Auto Finance

Attn: Bankruptcy
PO Box 9223
Farmington Hills, MI 48333-9223

Telecom Self-reported

Po Box 4500
Allen, TX 75013

University of the Cumberlands
6191 College Station Dr
Williamsburg, KY 40769

Upgrade, Inc.
Attn: Bankruptcy
275 Battery Street 23rd Floor
San Francisco, CA 94111

Upstart Network
PO Box 1503
San Carlos, CA 94070

Utility Self-reported
Po Box 4500
Allen, TX 75013

Verizon Wireless
500 Technology Dr.
Saint Charles, MO 63304

Weber & Olcese, PLC
9420 Bunsen Parkway Ste. 320
Louisville, KY 40220

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- most domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test* —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF KENTUCKY
LONDON DIVISION**

IN RE

Lazurek, Christopher Robert

CASE NO.

Lazurek, Stacey Renee

DEBTOR(S)

**CERTIFICATION REGARDING
CHAPTER 13 RIGHTS AND RESPONSIBILITIES**

The undersigned attorney certifies that a copy of the Rights and Responsibilities of Chapter 13 Debtors and Their Attorneys in the United States Bankruptcy Court for the Eastern District of Kentucky has been provided to Debtor(s); has been reviewed with Debtor(s); and has been agreed to by Debtor(s) and counsel as setting forth the responsibilities of Debtor(s) and the minimum standards of practice expected of counsel for Debtor(s).

/s/ Jesse Peace

ATTORNEY FOR DEBTOR(S)

**Jesse Peace
Bar Number: 96139
Peace Law, PLLC
718 18th St
Corbin, KY 40701
Phone: (606) 521-5500
Email: jesse@peacelawky.com**

DATED: 01/06/2026

RECEIVED

Jan 08 2026

SC Court of Appeals

STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM BEAUFORT COUNTY
Court of Common Pleas

The Honorable Michael G. Nettles, Circuit Court Judge

Case No. 2023-CP-07-00646
App. Case No: 2024-000869

Amber Leigh Lovelace, by and through her
Conservator Richard Cooler, ...Respondent,

v.

Steven Lovelace, Regions Bank,
Cetera Investment Services d/b/a Regions Investment
Services, and Christopher Lazurek, ...Defendants.

Of whom Regions Bank,
Cetera Investment Services d/b/a Regions Investment
Services, and Christopher Lazurek are, ...Appellants.

Proof of Service

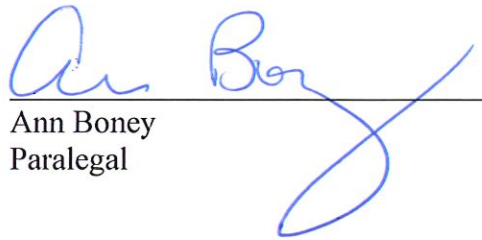
I, the undersigned Paralegal, of the law offices of Nelson Mullins Riley & Scarborough
LLP, attorneys for Appellants, do hereby certify that I have served all counsel in this action with
a copy of the pleadings hereinbelow specified, by electronic mail.

Pleadings: Appellant's Notice of Voluntary Petition for Bankruptcy and
Automatic Stay of Proceedings

Served: HARVEY & BATTEY, P.A.
Ashley H. Amundson
aamundson@harveyandbattey.com
Thomas A. Holloway
tholloway@harveyandbattey.com

1001 Craven Street
Post Office Box 1107 (29901)
Beaufort, SC 29902
Tel (843) 524-3109
Fax (843) 524-6973
Attorneys for Respondent

**NELSON MULLINS RILEY &
SCARBOROUGH LLP**



Ann Boney
Paralegal

January 8, 2026
Columbia, South Carolina

Ann Boney

From: Ann Boney
Sent: Thursday, January 8, 2026 1:51 PM
To: Ashley Amundson; Tom Holloway
Cc: Andrew Rawl; Cory Manning
Subject: Lovelace - Appellate Case No. 2024-000869
Attachments: 2026.01.08 Appellant's Notice of Bankruptcy w Exh A_Petition.pdf

Counsel – Attached and served upon you as counsel for Respondents in the above matter, please find Appellant’s Notice of Voluntary Petition for Bankruptcy and Automatic Stay of Proceedings with the Petition attached as Exhibit A.

Please let us know if you have any questions

Thank you,
Ann Boney
Paralegal

RECEIVED
Jan 08 2026
SC Court of Appeals



ANN BONEY **PARALEGAL**
ann.boney@nelsonmullins.com

MERIDIAN | 17TH FLOOR
1320 MAIN STREET | COLUMBIA, SC 29201
T 803.255.5502 F 803.256.7500
NELSONMULLINS.COM **VCARD**
