

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM PICKENS COUNTY
In the Court of Common Pleas

The Honorable Perry Ho Gravely, Circuit Court Judge

Appellate Case 2017-002347

EPS Advisors, LLC _____ Respondent/Appellant

Jan Fredman and Clemson-EPS Advisors, LLC.....Appellant/Respondent

RETURN DAMERON'S PRO SE MOTION TO RELIEVE COUNSEL

Pursuant to SCRAP 240(e), and at the specific request of this Court, Susan Lockwood hereby files this Return to the pro se Motion of David C. Dameron (Hereinafter "Dameron") purportedly on behalf of EPS Advisors, LLC to relieve counsel.

SUSAN LOCKWOOD WAS NEVER SERVED WITH ANY MOTION BY DAMERON

Susan Lockwood is an interested party and member of EPS Advisors, LLC. She was never served with any motion by Dameron. Due Process requires proper service of process and notice prior to the obligation to respond to any judicial proceeding. As accurately stated in Mrs. Kern-Fuller's Return, this never happened. Therefore, this

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SC Court of Appeals

response is being provided as a special appearance, and in no way constitutes Ms. Lockwood's defense based on lack of jurisdiction or improper service.

**DAMERON'S MOTION AND CONTINUED REPRESENTATION OF EPS
ADIVORS, LLC CONSTITUTES A FELONY UNDER SOUTH CAROLINA
LAW**

Pursuant to S.C. Code Section 40-5-310:

No person may either practice law or solicit the legal cause of another person or entity in this State unless he is enrolled as a member of the South Carolina Bar pursuant to applicable court rules, or otherwise authorized to perform prescribed legal activities by action of the Supreme Court of South Carolina. The type of conduct that is the subject of any charge filed pursuant to this section must have been defined as the unauthorized practice of law by the Supreme Court of South Carolina prior to any charge being filed. A person who violates this section is guilty of a felony and, upon conviction, must be fined not more than five thousand dollars or imprisoned not more than five years, or both.

The actions taken by Dameron in filing the motion were illegal. As a lay person, the necessary *mens rea* for intentional criminal activity may have been lacking in the initial filing. However, Mrs. Kern-Fuller's Return clearly provides the applicable law, and the specific cases from our Supreme Court that define his actions as the unauthorized practice of law. Therefore, Dameron's continued representation of a business entity qualifies as an intentional criminal act and a felony under the above-referenced statute. While the unauthorized practice of law may not result in a nullity when a non-lawyer initiates a legal proceeding, that is not the situation before this Court. EPS Adivors, LLC has a lawyer in this matter. Dameron is requesting that this Court participate in felonious activity by dismissing the lawyer and allowing him to continue representing the company in violation of S.C. Code Section 40-5-310. This simply cannot happen. The motion must be denied.

**DAMERON SUBMITTED FALSE ASSERTIONS TO THIS COURT ON
DECEMBER 13, 2018**

In his reply to this Court on December 13, 2018, Dameron made several false assertions. Primarily, Dameron disputes the validity of the dissolution and claims the company is still an on-going concern. This assertion that no dissolution occurred is in direct conflict with two prior statements given by Dameron under oath. In Dameron's Deposition in the case before this Court, he unequivocally stated that EPS Advisors, LLC ceased doing business in 2012 and that Susan Lockwood was a *former* member of the LLC. **Exhibit A**, *Deposition of David Dameron*, pages 15-18. Dameron made similar assertions in the Schedules presented to the United States Bankruptcy Court during his personal bankruptcy in 2013 through 2018. Those schedules are attached hereto as **Exhibit B**. Those Schedules are consistent on one salient point, EPS Advisors, LLC no longer existed at the time he filed for bankruptcy. Specifically, Dameron asserted:

- The potential asset of this litigation was never listed in the schedules in any form;
- He received no income from EPS Advisors, LLC in 2013 (page 29);
- The bank account at Grandsouth Bank was closed (page 34);
- EPS Advisors, LLC was not even listed as an independent business entity in Damerons list of businesses, only as a d/b/a under Liberty Advisors, LLC. However, Liberty Advisors, LLC was listed as terminating in September 2013 (page 36);
- Susan Lockwood was listed as a "old business partner" (page 31);
- Susan Lockwood was listed as a "former business partner" (page 38); and
- Dameron verified that he provided the above information "under penalty of perjury." (Page 39).

Judicial estoppel precludes a party from adopting a position in conflict with one earlier taken in the same or related litigation. The purpose or function of the doctrine is to protect the integrity of the judicial process or the integrity of courts rather than to

protect litigants from allegedly improper or deceitful conduct by their adversaries. Judicial estoppel generally applies only to inconsistent statements of fact. *Hayne Fed. Credit Union v. Bailey*, 327 S.C. 242, 489 S.E.2d 472 (1997). All assertions by Dameron inconsistent with EPS Advisors, LLC being defunct must be completely disregarded by this Court.

**SUSAN LOCKWOOD ADOPTS AND INCORPORATES THE RETURN FILED
BY CANDY KERN-FULLER HEREIN**

Susan Lockwood hereby adopts the remaining arguments presented by Candy Kern-Fuller in their totality. In addition, Ms. Lockwood will be seeking an immediate injunction against Mr. Dameron for violation of the dissolution agreement, breach of fiduciary duty, and the unauthorized practice of law in the Court of Common Pleas of Richland County. Ms. Lockwood will copy this Court with all pleadings from that proceeding as it relates directly to this motion.

WHEREFORE, Susan Lockwood prays the illegal motion of Dameron be denied and the appeal be allowed to move forward pursuant to the dissolution agreement.

/s/Tucker S. Player, Esq.
Player Law Firm LLC
Attorney for the Plaintiff
PO Box 21005
Columbia, South Carolina 29221
(803)772-8008
(803)772-8037 (fax)

Columbia, South Carolina
January 17, 2019

STATE OF SOUTH CAROLINA
COUNTY OF PICKENS

IN THE COURT OF COMMON PLEAS
CASE. NO. 2013-CP-39-434

EPS Advisors, LLC,
Plaintiff,

vs.

Jan S. Fredman and Clemson-
EPS Advisors, LLC,
Defendants.

30(b)(6) DEPOSITION OF DAVID C. DAMERON

Pursuant to Notice of Deposition and/or agreements in the above entitled case, the Deposition of **David C. Dameron** was taken at the Skinner Law Firm, 300 North Main Street, Greenville, South Carolina, on Thursday, July 21st, 2016, commencing at 10:25 a.m.

KAREN BELANGER
CERTIFIED VERBATIM REPORTER, CVR-M

FOOTHILLS COURT REPORTING
864-991-2570

Exhibit A

1 different proportions. Started at 50/50 with you
2 paying bills --

3 A. Right.

4 Q. -- and it gradually moved over to 85/15 with Jan
5 paying some bills.

6 A. Correct.

7 Q. And my question is, prior to the quarter ending
8 March 31, 2010 were there any disagreements
9 concerning the split of those funds?

10 A. The 85/15?

11 Q. No, any percentage. You don't remember the
12 percentages, per se?

13 A. Oh, we had agreed on 8/15.

14 Q. I understand that.

15 A. Yeah.

16 Q. Does EPS Advisors -- now not you personally, but is
17 EPS Advisors still in business?

18 A. No, it's not.

19 Q. And when did it cease business?

20 A. 2012.

21 Q. And is it still current with the Secretary of
22 State?

23 A. Yes, I think the registration is still in place.
24 The corporate registration at the Secretary of
25 State's office, yes.

(1) (Q.) (Are you the managing member?)

(2) (A.) (Yes.)

3 Q. Do you still consider yourself a managing member of
4 that --

5 A. Yes.

6 Q. -- LLC, I guess, corporation?

7 A. Right. So I guess in that way, you'd call it
8 inactive but it's still registered with the State.

9 Q. And are you still empowered to make decisions
10 concerning the corporation?

11 A. I don't think so. I think that's Mr. Skinner now.

12 Q. Now I want to go through a little bit, and ask you
13 number 1 on this list about the relationship of
14 EPS. And when I say EPS --

15 A. That's fine.

16 Q. -- EPS Advisors.

17 A. Sure.

18 Q. And ERISA Plan Services.

19 A. All right.

20 Q. Would you please explain that relationship?

21 A. Yes. ERISA Plan Services is a business owned by a
22 different person, and I was registered and worked
23 for that business. His name is Mike Cruce, C-R-U-
24 C-E. And originally Mike and I made the decision
25 to create EPS Advisors and use ERISA Plan Services

1 for some of the organizational needs of EPS and
2 then have EPS stand on its own. So its not a
3 predecessor firm, but it was from a regulatory
4 registered standpoint our registered advisory firm
5 from which EPS developed.

6 Q. When you entered into the agreement with Fredman,
7 any of those agreements, were those agreements
8 entered into on behalf of EPS Advisors or ERISA
9 Plan Services? Who were the parties to the
10 agreements, I guess is what I'm asking.

11 A. Who are the parties to the agreements?

12 Q. We've got Jan, of course.

13 A. Right, and then we've got -- bear with me. I'm
14 thinking through the time line. At the end, I'm
15 comfortable that EPS Advisors was the investment
16 advisory firm. In the beginning, I'm not sure. We
17 had originally had our customers with ERISA Plan
18 Services. When I say we, I meant Susan and I. We
19 organized -- when we were organizing EPS Advisors,
20 we originally had our clients' registration with
21 ERISA Plan Services. I'm just not sure what date
22 we moved the company's clients from ERISA Plan
23 Services to EPS Advisors.

24 Q. You keep mentioning Susan. Is she a shareholder or
25 an officer?

(1) (A.) (She was.)

(2) (Q.) (What was her position with EPS?)

(3) (A.) (Susan was a member of the LLC.)

4 Q. Was she a member of ERISA, too?

5 A. She was not.

6 Q. The relationship, when you talk about ERISA Plan
7 Services, was that just basically a corporation, an
8 LLC connection, or were you a member of ERISA Plan
9 Services too?

10 A. I was not a member of ERISA Plan Services. Mike
11 Cruce was originally a member of EPS Advisors. So
12 he was the common owner.

13 Q. Okay, he's the common owner in both?

14 A. Yes.

15 Q. But you've never owned any part of ERISA Plan or
16 EPS Advisors never owned any part of ERISA Plan
17 Services?

18 A. Correct.

19 Q. I noticed going through some of the stuff that it
20 said, I believe, EPS Advisors d/b/a Liberty
21 Advisors. What's the relationship there?

22 A. So Liberty Advisors, LLC is the corporate entity.
23 That's the registered business. That's the firm
24 that was registered with the SEC as an investment
25 advisor. So that's the corporate entity. EPS

**United States Bankruptcy Court
District of South Carolina**

In re David Craig Dameron

Debtor(s)

Case No. 13-06675
Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Amended Schedule C to fully exempt the Protege, driven by Debtor's son, and remove the exemption from the possible tax refund and partially remove from Debtor's Grand South Checking account.

Amended Schedule D to list mortgagee.

Amended Schedule F to list Michael M Cruce and ERISA Plan Services, LLC (Mr. Cruce's business).

Amended Schedule E to list the Office of the SC Attorney General.

Amended Schedule I to add monthly income of \$753.50 for non-filing spouse.

Amended Form22A to add income for non-filing spouse,.

Amended Schedule H to list as co-debtors: all prior clients of Debtor that invested in one of his prior businesses, all co-members in Debtor's prior LLCs, and father as co-debtor on residence.

Amended Statement of Financial Affairs to list make, model, and miles of truck sold prior to filing petition.

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows: **Copies of Debtor's Amended Schedules Cover Sheet with Statement of Change and Amended Schedules D, E, F & G were deposited, with sufficient postage affixed thereto, where there is regular service by the USPS directed to the following:**

Michael M Cruce
1818 Park Drive
Anderson SC 29625

ERISA Plan Services, LLC
P.O. Box 1285
Anderson SC 29622

Office of the SC Attorney General
Securities Commissioner
PO Box 11549
Columbia SC 29211

BGS Agents Attn: Tim Harper
1701 W. Northwest Highway, Ste 100
Grapevine TX 76051

David Savage c/o Senior Fin Sol
4425 West Airport Freeway Ste 120
Irving TX 75062

Frank Lardino, Investors Alliance, Inc.
P.O. Box 10136
Pompano Beach FL 33061

Julie Collins
c/o Harold P Trelkeld, Esq.
PO Box 1385
Anderson SC 29622

Renee McElveen
145 Buckland Drive
Anderson SC 29621

Robert A Dameron, Jr
130 Longview Drive
Anderson SC 29621

Susan Lockwood
Chad L Bacon, Esq
601 E McBee Ave Ste 104
Greenville SC 29602

Shelvy P. Dameron
130 Longview Drive
Anderson SC 29621

Exhibit B
Best Case Bankruptcy

Date: December 30, 2013

/s/ Malinda McAleer Pennington

Malinda McAleer Pennington 10618

Attorney for Debtor(s)

McAleer Pennington

7 Altamont Ct.

Greenville, SC 29609

864-593-1217 Fax:866-936-8048

malinda@freshstartsc.com

United States Bankruptcy Court
District of South Carolina

In re **David Craig Dameron**

Debtor

Case No. **13-06675**Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	165,000.00		
B - Personal Property	Yes	5	16,043.04		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		241,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		228,794.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			6,174.56
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,969.83
Total Number of Sheets of ALL Schedules		33			
Total Assets			181,043.04		
Total Liabilities				469,794.05	

**United States Bankruptcy Court
District of South Carolina**

In re David Craig Dameron

Debtor

Case No. 13-06675

Chapter 7

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	6,174.56
Average Expenses (from Schedule J, Line 18)	6,969.83
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,962.50

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		228,794.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		228,794.05

In re **David Craig Dameron**Case No. **13-06675**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence: Personal Residence (Father is on Deed. Debtor is purchasing Father's interest.) Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(1)	40,000.00	165,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account: GrandSouth Checking 1622 Location: GrandSouth Bank 381 Halton Road Greenville, SC 29607	S.C. Code Ann. § 15-41-30(A)(7) Unused homestead.	20.08	215.62
Checking Account: XXXX1574 Joint Checking Location: Bank of America 3596 Pelham Rd Greenville, SC 29615	S.C. Code Ann. § 15-41-30(A)(7) Unused homestead.	65.92	65.92
Household Goods and Furnishings			
Furniture: Lamp; Bedside Table; 3 Chairs; Dresser; 2 Sofas; Chest; Armoire; 3 Beds; Display Case; Love Seat; Dresser; Chest of Drawers Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	800.00	800.00
Appliances: Washer/Dryer & Vacuum Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	100.00	100.00
Kitchen: Candle Vases, Neon Sign, Dishes, Small Appliances and Wares, Table & Chairs, Vacuum Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	132.50	132.50
Electronics: Lamps, 2 Radios, 2 Clocks, 4 cell phones, Galaxy tablet, 2 wifii modems Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	150.00	150.00
Office: Desk, Computer, Printer Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	500.00	500.00
Books, Pictures and Other Art Objects; Collectibles			
Collectibles: Pictures/Art Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	50.00	50.00
Books-Music: Misc Books/CD/DVDs Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	50.00	50.00

In re **David Craig Dameron**Case No. **13-06675**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wearing Apparel</u> Clothes: Clothes Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	150.00	150.00
<u>Furs and Jewelry</u> Jewelry: Ring, Watch Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(4)	40.00	40.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u> Sports-Hobby: Drums, Guitar, Keyboard, Firearms, Banjo Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	1,400.00	1,400.00
<u>Yard & Tools: Misc Hand Tools, Lawn Mower, Tent, 2 Sleeping Bags, Portable Stove, Small Camping Supplies</u> Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(3)	150.00	150.00
<u>Interests in Insurance Policies</u> Insurance: Term Life Beneficiary: Bobbie Green; Death Benefit - \$400,000 Location: Cincinnati Life 6200 S. Gilmore Rd, Fairfield, OH, 45014 PO Box 145496, Cinn, OH 45250	S.C. Code Ann. § 15-41-30(A)(8)	0.00	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> Auto: 1997, Dodge Caravan, 161,000 miles, Fair Condition Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(7) Unused homestead.	2,754.00	2,754.00
Auto: 2005 Nissan Titan, 172,000 Miles, Fair (Body Damage) Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681	S.C. Code Ann. § 15-41-30(A)(2) S.C. Code Ann. § 15-41-30(A)(7) Unused homestead.	5,625.00 875.00	6,500.00
Auto: 2002 Mazda Protege' 155,000 Miles, Good Location: Conway, SC	S.C. Code Ann. § 15-41-30(A)(7) Unused homestead	1,910.00	1,910.00

Total:

54,772.50**179,968.04**

In re **David Craig Dameron**Case No. **13-06675**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxxx1543			August 2011 First Mortgage Residence: Personal Residence (Debtor is on the Deed & Mortgage but not on the note.) Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681					
Primelending 18111 Preston Rd Ste 900 Dallas, TX 75252			Value \$ 165,000.00				116,000.00	0.00
Account No. N/A			Home Mortgage 1st Residence: Personal Residence (Father is on Deed. Debtor is purchasing Father's interest.) Location: 8 N. Orchard Farms Ave. Simpsonville, SC 29681					
Robert A Dameron, Jr 130 Longview Drive Anderson, SC 29621		H	Value \$ 165,000.00				125,000.00	0.00
Account No.								
Account No.								
			Value \$					
Subtotal							241,000.00	0.00
(Total of this page)								
Total							241,000.00	0.00
(Report on Summary of Schedules)								

0 continuation sheets attached

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

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

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

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

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

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

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

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

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

☐ **Domestic support obligations**

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

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

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

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

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

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

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

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

☐ **Commitments to maintain the capital of an insured depository institution**

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

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

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

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED
(Continuation Sheet)

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								A M O U N T E N T I T L E D T O P R I O R I T Y
Account No.								
Department of Employment and Workforce PO Box 995 Columbia, SC 29202	-						0.00	0.00
Account No.			Notice Only, Creditor Requested Notice in Every Case				0.00	0.00
Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101	-						0.00	0.00
Account No. xx-6675			October 2013					
Office of the SC Attorney General Securities Division PO Box 11549 Columbia, SC 29211-1549	-		Debtor avers that he is working toward a Consent Decree with the Attorney General's office.	X		X	Unknown	0.00
Account No.			Notice Only, Creditor Requested Notice in Every Case					
SC Dept. of Revenue and Taxation PO Box 12265 Columbia, SC 29211	-						0.00	0.00
Account No.								
Subtotal							0.00	0.00
(Total of this page)							0.00	0.00
Total							0.00	0.00
(Report on Summary of Schedules)							0.00	0.00

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

In re **David Craig Dameron**Case No. **13-06675**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	H W J C C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. Allen, Garry & Nelda, indiv & as Trustees 4041 Black Champ Rd Midlothian, TX 76065			Possible Lawsuit, Garry & Nelda Allen, Trustees, The Garry T and Nelda Allen Living Trust	X	X	X	Unknown
Account No. Allen, Nelda, indiv & as Trustees 4041 Black Champ Rd Midlothian, TX 76065			Possible Lawsuit, Nelda Allen, Trustee, The Wille Ray Lackey Supplemental Needs Trust	X	X	X	Unknown
Account No. Allen, Nelson 1878 Emerald Bay Drive Rockwall, Tx 75087			Possible Lawsuit	X	X	X	Unknown
Account No. xxxxxxxxxxxxxx1001 American Express P.O. Box 650448 Dallas, TX 75265	H		Date Opened: 09/1/2008 Last Used: 07/16/2013 Credit Card				1,335.93
Subtotal (Total of this page)						1,335.93	

15 continuation sheets attached

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

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				Possible Lawsuit				
Arland & Marye Philson (Trust) 1907 Glen Hill Drive Carrollton, TX 75007					X	X	X	Unknown
Account No.				Possible Lawsuit				
Arland, Philson 1907 Glen Hill Drive Carrollton, TX 75007					X	X	X	Unknown
Account No. xxxxxxxxxxxx6031				Opened 11/01/11 Last Active 6/24/13 Credit Card				
Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899								2,746.00
Account No.				Possible Lawsuit				
Betty, Barton 309 North Street Anderson, SC 29621					X	X	X	Unknown
Account No.				Possible Lawsuit				
Billie Jean, McWhirter 3716 Pennsylvania Ave Sachse, TX 75048					X	X	X	Unknown
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								
Subtotal (Total of this page)								2,746.00

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

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No.				Possible Lawsuit				Unknown	
Billie,Rhodes 10641 Steppington, #2011 Dallas, TX 75230					X	X	X		
Account No.				Possible Lawsuit				Unknown	
Bonnie,Hammond 510 Palm Desert Drive Garland, TX 75044					X	X	X		
Account No.				Legal Services				Unknown	
Candy M. Kern-Fuller, Esq Upstate Law Group 200 East Main Street Easley, SC 29640			-						
Account No. xxxxxxxxxxxx4275				Opened 11/01/12 Last Active 6/23/13 Credit Card				412.00	
Cap One Na Po Box 26625 Richmond, VA 23261			-						
Account No.				Possible Lawsuit				Unknown	
Capitola,Davis 3440 Corinth Parkway, Apt 2303 Corinth, TX 76208					X	X	X		
Sheet no. <u>2</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)	412.00

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Possible Lawsuit				
Carolyn, Condiff 7223 Diamond Falls Ln Spring, TX 77389				X	X	X	Unknown
Account No.			Possible Lawsuit				
Charles & Pauline, Nichols 117 Chapman Street Crowley, TX 76036				X	X	X	Unknown
Account No.			Possible Lawsuit				
Charles, Aubin 346 Walnut Grove Lane Coppell, TX 75019				X	X	X	Unknown
Account No.			Aug 7 2013 Lawsuit, 2013-CP-04-01810				
Deirdre Francis, Trustee et al Attorney Michael D Glenn 121 West Benson St Anderson, SC 29624						X	29,000.00
Account No.			Possible Lawsuit				
Diane, Collard 816 Cantrell Waxahachie, TX 75165				X	X	X	Unknown
Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							29,000.00

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

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Possible Lawsuit				Unknown
Diane,Kreisel 7886 Whirlwind Dr. Frisco, TX 75034							
Account No.			Possible Lawsuit				Unknown
Diedre W Francis, indiv & as Trustee c/o Michael Glenn, Esq. □□ 121 Benson St Anderson, SC 29621							
Account No.			Possible Lawsuit				Unknown
Donald,Bedwell 7330 Miami Hills Dr. Cincinnati, OH 45243							
Account No.			Possible Lawsuit				Unknown
Dorothy Krizak,C/O Jeffrey Wells Oppel, 1010 Lamar, Suite 1420 Houston, TX 77002							
Account No.			Possible Lawsuit				Unknown
Eastview Trust, Robert Dameron 130 Longview Drive Anderson, SC 29621							
Subtotal (Total of this page)							0.00

Sheet no. 4 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

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

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H. W. J. C.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Possible Lawsuit				
Eileen, Epstein 1403 Starshadow Richardson, TX 75081				X	X	X	Unknown
Account No.			Possible Lawsuit				
Embrey Leon & Beatrice Yvonne Long 13541 County Rd 4325 Larue, TX 75770				X	X	X	Unknown
Account No.			Possible Lawsuit				
Epstein, Eileen 1403 Starshadow Richardson, TX 75081				X	X	X	Unknown
Account No.			Possible Lawsuit				
ERISA Plan Services, LLC P.O. Box 1285 Anderson, SC 29622				X	X	X	Unknown
Account No.			Possible Lawsuit				
Gladys, Janssen 435 Silvercreek Dr/ Duncanville, TX 75137				X	X	X	Unknown
Sheet no. <u>5</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page)							0.00

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Various				10/24/2012				
Greenville Hospital System 701 Grove Rd Greenville, SC 29615		H		Medical				
								4,302.46
Account No.				Possible Lawsuit, James F Gregory, Trustee,				
Gregory,James, indiv & as Trustee 15 Nonesuch Dallas, TX 07214				James F. Gregory Revocable Living Trust	X	X	X	
								Unknown
Account No.				Possible Lawsuit, Shirley Gregory, Trustee,				
Gregory,Shirley, indiv & as Trustee 15 Nonesuch Dallas, TX 75214				Shirley D. Haynes Revocable Living Trust	X	X	X	
								Unknown
Account No.				Possible Lawsuit, Thomas Dorrell Hall and				
Hall,T.D. & Sara, indiv. & as Trustee 2720 River Forest Ct Bedford, TX 76021				Sara F Hall Trustees, The Hall Family Revocable Living Trust	X	X	X	
								Unknown
Account No.				Possible Lawsuit				
Hammond,Richard & Bonnie 510 Palm Desert Drive Garland, TX 75044					X	X	X	
								Unknown
Sheet no. 6 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								4,302.46

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

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				07/30/2011 Lawsuit				
Harry Beecher Lockwood c/o Susan G Lockwood 106 Longview Drive Anderson, SC 29621		H					X	
								25,000.00
Account No.				Possible Lawsuit				
James,Gomes 5403 Everhart Rd. PMB 205 Corpus Christie, TX 78411					X	X	X	
								Unknown
Account No.				Possible Lawsuit				
Jan,Davis 5317 Moneta Lane Dallas, TX 75236					X	X	X	
								Unknown
Account No.				Possible Lawsuit				
Janelle,Row 500 Tiffany Trail Richardson, TX 75081					X	X	X	
								Unknown
Account No.				Possible Lawsuit,				
Jelen,Susan 4213 Prospect Lane Plano, TX 75093					X	X	X	
								Unknown
Sheet no. 7 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								
Subtotal (Total of this page)								25,000.00

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

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Possible Lawsuit				Unknown
John,Barnosky 9846 Nicholas Rd Windham, OH 44288				X	X	X	
Account No.			Possible Lawsuit				Unknown
John,Collard 817 Cantrell Waxahachie, TX 75166				X	X	X	
Account No.			Possible Lawsuit				Unknown
Judy,McBride 901 Loganwood Richardson, TX 75080				X	X	X	
Account No.			07/26/2012 Lawsuit				33,581.59
Julie Collins c/o Harold P Trelkeld, Esq. PO Box 1385 Anderson, SC 29622		H				X	
Account No.			Possible Lawsuit				Unknown
Karen,Svetz 617 Dickey Drive Euless, TX 76040				X	X	X	
Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							33,581.59

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

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				Possible Lawsuit				
Katherine Johnson 5149 Linksland Drive Holly Springs, NC 27540					X	X	X	Unknown
Account No.				Possible Lawsuit, Keiffer Family Trust				
Keiffer, John & Marlyn indiv & as Trustees 1303 Edgewood Richardson, TX 75081					X	X	X	Unknown
Account No.				March 29 2012 Lawsuit, 2012-CP-23-2170				
Kent & Jolene Wilsey Robert Ray, Esq. 306 A Mills Avenue Greenville, SC 29605							X	15,000.00
Account No.				Possible Lawsuit				
Laverne, Webb 1227 Seminole Richardson, TX 75080					X	X	X	Unknown
Account No.				Possible Lawsuit				
Leroy, Boone 119 Travis Street Baytown, TX 77520					X	X	X	Unknown
Sheet no. 9 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								15,000.00

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				Possible Lawsuit				Unknown
Leverton, Beverly 2875 Woodhollow Drive Highland Village TX, TX 75077					X	X	X	
Account No. xxxxxxx2454				Opened 1/01/12 Collection Attorney Greenville - Hillcrest Memoria				1,116.00
Mcb Collection Service/Medical Data Syst 2150 15th Ave Vero Beach, FL 32960								
Account No. xxxxxxx3884				Opened 3/01/12 Collection Attorney Greenville Memorial Hospital				499.00
Mcb Collection Service/Medical Data Syst 2150 15th Ave Vero Beach, FL 32960								
Account No.				June 25 2013 Lawsuit, 201337609				Unknown
Melvin W Krizak, et al Jeffrey W Oppel & Ryan Cook, Attorneys 1010 Lamar Ste 1420 Houston, TX 77002							X	
Account No.				Possible Lawsuit				Unknown
Michael M Cruce 1818 Park Drive Anderson, SC 29625					X	X	X	
Sheet no. 10 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 1,615.00

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				Possible Lawsuit				Unknown
Michael, Mizell 800 Edgewood Denton, TX 76209					X	X	X	
Account No.				Possible Lawsuit				Unknown
Mollie, Nance 4320 Mill Run Rd Dallas, TX 07524					X	X	X	
Account No.				06/15/2009 Other Debt Multi year CPA fees due for both me personally and the businesses. Amount is approximate.				5,000.00
Moore Beauston and Woodham 3447 Pelham Rd Greenville, SC 29615		H						
Account No. xxxxxxxxxxxx6002				Opened 10/01/07 Last Active 5/26/10 Credit Card				23,779.00
Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119								
Account No.				Possible Lawsuit				Unknown
Nelda 4041 Black Champ Rd Midlothian, TX 76065					X	X	X	
Subtotal (Total of this page)								28,779.00

Sheet no. 11 of 15 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

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

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Oltrogge, David & Judith indiv & as Trustee 918 Sagebrush Trail Duncanville, TX 75137			Possible Lawsuit, The David F. Oltrogge and Judithh J. Oltrogge Revocable Living Trust	X	X	X	Unknown
Account No. xxxxxxxxxxxxxxxx4275 Orchard/Capital One General Correspondence PO Box 30285 Salt Lake City, UT 84130		H	Date Opened: 06/15/2011 Last Used: 07/16/2013 Credit Card				380.07
Account No. Paul, Bowers 24638 Morgan Cemetery Rd Cleveland, TX 77327			Possible Lawsuit	X	X	X	Unknown
Account No. Philson, Arland & Marye 4041 Black Champ Rd Midlothian, TX 76065			Possible Lawsuit	X	X	X	Unknown
Account No. Randy, Gipson 7878 Marvin D Love Fwy #4111 Dallas, TX 75237			Possible Lawsuit	X	X	X	Unknown
Sheet no. 12 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							380.07

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. Renee McElveen 145 Buckland Drive Anderson, SC 29621				06/15/2008 Business liability				8,000.00	
Account No. Robert A. Dameron, Jr., MD 130 Longview Drive Anderson, SC 29621				Possible Lawsuit	X	X	X	Unknown	
Account No. Shelvy P. Dameron 130 Longview Drive Anderson, SC 29621				Mother paid off liability (Amex) for which she was co-debtor.	X	X	X	8,000.00	
Account No. Shirley, Gregory 15 Nonesuch Dallas, TX 75214				Possible Lawsuit	X	X	X	Unknown	
Account No. Susan Lockwood Chad L Bacon, Esq 601 E McBee Ave Ste 104 Greenville, SC 29602				June 21 2013 Lawsuit, 2013-CP-23-D3533		X	X	Unknown	
Sheet no. <u>13</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)	16,000.00

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

In re **David Craig Dameron**Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. T.D. Hall 2720 River Forest Ct Bedford, TX 76021			Possible Lawsuit	X	X	X	Unknown
Account No. xxxxxxxxxxxxxxx6031 US Air Visa/Barclays Card Services PO Box 8801 Wilmington, DE 19899		H	Date Opened: 06/15/2010 Last Used: 05/20/2013 Credit Card				2,746.35
Account No. Virgina,Snow 18923 Waterway Rd Dallas, TX 75287			Possible Lawsuit	X	X	X	Unknown
Account No. William Epps Jr, Esq Attorney Michael D Glenn 121 West Benson St Anderson, SC 29624		-	June 6 2013 Lawsuit: 2013-CP-04-00451			X	59,606.00
Account No. William,Epps (IRA) 1529 Brown Road Anderson, SC 29621			Notice Only	X	X	X	Unknown
Sheet no. 14 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 62,352.35

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

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx8754 Womble Carlisle 550 S Main Street Greenville, SC 29601		H	07/15/2013 Legal Services				8,289.65
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)							8,289.65
Total (Report on Summary of Schedules)							228,794.05

Sheet no. **15** of **15** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

SCHEDULE H - CODEBTORS - AMENDED

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

BGS Agents Attn: Tim Harper
1701 W. Northwest Highway, Ste 100
Grapevine, TX 76051
Buttonwood Holdings LLC Member

David Savage c/o Senior Fin Sol
4425 West Airport Freeway Ste 120
Irving, TX 75062
Buttonwood Holdings LLC Member

Frank Lardino, Investors Alliance, Inc.
P.O. Box 10136
Pompano Beach, FL 33061
Buttonwood Holdings LLC Member

Harry Beecher Lockwood
c/o Susan G Lockwood
106 Longview Drive
Anderson, SC 29621
Invested \$25,000.00 in LIBERTY ADVISORS,
LLC, d/b/a EPS Advisors

Julie Collins
c/o Harold P Trelkeld, Esq.
PO Box 1385
Anderson, SC 29622
Invested \$33,581.59 in LIBERTY ADVISORS,
LLC, d/b/a EPS Advisors

Michael M Cruce, Erisa Plan Serv Inc
1818 Park Drive
Anderson, SC 29625
Liberty Advisors, LLC d/b/a EPS Advisors, LLC
member

Renee McElveen
145 Buckland Drive
Anderson, SC 29621
Invested \$8,000.00 in LIBERTY ADVISORS, LLC,
d/b/a EPS Advisors

Robert A Dameron, Jr
130 Longview Drive
Anderson, SC 29621
Father is listed on Debtor's Deed and Mortgage

In re **David Craig Dameron**

Case No. **13-06675**

Debtor

SCHEDULE H - CODEBTORS - AMENDED
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Susan Lockwood
Chad L Bacon, Esq
601 E McBee Ave Ste 104
Greenville, SC 29602
Liberty Advisors, LLC d/b/a EPS Advisors, LLC
member

B61 (Official Form 61) (12/07)

In re **David Craig Dameron**

Case No. **13-06675**

Debtor(s)

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

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son Stepdaughter	AGE(S): 16 9
Employment:	DEBTOR	SPOUSE
Occupation	Office Representative	
Name of Employer	Geoff Darst State Farm Agency	BGG LLC
How long employed	0 Years, 1 Months	
Address of Employer	12 Pelham Rd Greenville, SC 29605	Insurance servicing, self employed

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

	DEBTOR	SPOUSE
1.	\$ 2,082.00	\$ 3,753.50
2.	\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 2,082.00	\$ 3,753.50
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify):

\$ 312.94	\$ 564.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 312.94	\$ 564.00
------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,769.06	\$ 3,189.50
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): **NFS's Daughter's SSI**

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify): **Child support**

\$ 0.00	\$ 632.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 457.00	\$ 127.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 457.00	\$ 759.00
------------------	------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,226.06	\$ 3,948.50
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,174.56	
--------------------	--

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

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

Current employment includes possible commissions.

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court
District of South Carolina**

In re **David Craig Dameron**

Debtor(s)

Case No. **13-06675**

Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

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

AMOUNT	SOURCE
\$3,041.10	2013 YTD Debtor State Farm Salary
\$10,136.33	2013 YTD Debtor VFG Salary
\$26,475.35	2013 YTD Debtor VFG Commissions
\$9,636.98	2012: Debtor EPS Advisors
\$284.18	2012: Debtor Buttonwood Holdings, LLC
\$-56,300.19	2012: Debtor 1792 Securities LLC
\$2,683.36	2012 Debtor First Reliant Group, LLC
\$17,881.84	2012: Debtor Voyager Financial Group ("VFG") Income
\$11,453.00	2011: Debtor EPS Advisors
\$21,622.00	2011: Debtor Buttonwood Holdings, LLC

B7 (Official Form 7) (04/13)

AMOUNT
\$-33,649.00
\$-2,447.00

SOURCE
2011: Debtor 1792 Securities LLC
2010: Debtor EPS Advisors

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$3,884.50
\$5,484.00
\$5,484.00
\$2.51

SOURCE
2013 YTD: Debtor Child Support
2012: Debtor Child Support
2011: Debtor Child Support
HAS Account (closing balance)

3. Payments to creditors

None
☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
Robert A Dameron, Jr (Mortgage)
130 Longview Drive
Anderson, SC 29621

DATES OF
PAYMENTS
07/01/2013, 06/01/2013,
05/01/2013

AMOUNT PAID
\$3,000.00

AMOUNT STILL
OWING
\$125,000.00

Grandsouth Bank
PO Box 6548
Greenville, SC 29606

INFORMATION ONLY -
DEBTOR DID NOT PAY -
CO-DEBTOR, MOTHER
PAID - 9-25-2013, \$7802.25
principal / 216.51 interest

\$8,018.76

\$0.00

None
☐

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT STILL
OWING

None
☐

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT INFORMATION ONLY In	AMOUNT PAID	AMOUNT STILL OWING
Bobby Green	January 2013, Debtor's	\$6,000.00	\$0.00
Wife	commissions from his		
	client "Voyager" (income		
	payable to Buttonwood		
	Insurance Service LLC,		
	("BIS"), which then paid		
	Debtor) stopped. NFS was		
	also doing remediation		
	advocacy under BIS. When		
	Debtor's commissions		
	stopped, there was "no		
	other possible" business		
	for Debtor. NFS's corp,		
	BGG LLC, assumed the		
	remediation advocacy		
	goodwill of BIS. At that		
	time NFS was paid for work		
	she had performed for BIS		
	the last two months of		
	2012.		

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

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
2013-CP-23-03533, Lockwood v Dameron (suit by old business partner)	Breach of Contract; Breach of Contract w/ Fraudulent Intent; Breach of Duty of Loyalty, Duty of Good Faith & Fair Dealing; Accounting	Court of Common Pleas Greenville County	Pending
2013-CP-04-00451, Epps v Dameron & Buttonwood Holdings LLC (old client of ? ("	General Fraud; Providing Fraudulent Investment Advice; Breach of Contract; Breach of Contract Accompanied by a Fraudulent Act; Conversion;	Court of Common Pleas Anderson County	Pending
2012-CP-23-2170, Wilsey v Dameron (old landlord suing for back rent)	Breach of Contract; Bad Faith Refusal to Pay Balance Due Under Contract	Court of Common Pleas Greenville County, SC	Pending.

B7 (Official Form 7) (04/13)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
2013-CP-04-01810, Francis v Dameron (suit by investor)	Fraud; Fraudulent advise regarding securities;	Court of Common Pleas Anderson County	Pending
201337609, Krizak v Dameron, et al (suit by the Estate of an investor)	Tx SEC Act; Fraud; Fraudulent Inducement; Breach of Fiduciary Duty	Judicial District Court Harris County, TX	Pending
2013-CP-04-02273 Julie B. Collins v. EPS Advisors, LLC, a South Carolina limited liability company and David C Dameron	Collection / Judgment for \$33,581.59	Common Pleas, County of Anderson	Filed October 9, 2013

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

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

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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B7 (Official Form 7) (04/13)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
McAleer Pennington 330 E Coffee St Greenville, SC 29609	9/1/13; 9/30/13	\$170.00; \$700.00
CCC	5	

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
See B3		
Individual From Craig's List	10/29/13	\$1000.00; Used to pay attorney's and filing fees. 1991 Mazda B2600; 309,000 miles

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	------------------------	---

B7 (Official Form 7) (04/13)

11. Closed financial accounts

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America Pelham Rd Greenville	1792 Operating 3217	\$0, with fees owed
Bank of America	1792 Alternative Income 7973	
Bank of America	Buttonwood Insurance Svcs 7928	
Bank of America	Buttonwood Invest Partners 7957	
Bank of America	Buttonwood Ventures 8800	
GrandSouth Halton Rd Anderson	EPSA- Grandsouth 0594	
Bank of America	Buttonwood Advocates 8703	Debtor has requested the institution remove his name from this account because he is no longer working for and does not have an interest in this entity. (These accounts hold attorney retainers in trust for clients of Ms. Dameron for use in her advocacy business.)
Bank of America	Buttonwood Advocates 7766	Debtor has requested the institution remove his name from this account because he is no longer working for and does not have an interest in this entity. (These accounts hold attorney retainers in trust for clients of Ms. Dameron for use in her advocacy business.)

12. Safe deposit boxes

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

B7 (Official Form 7) (04/13)

13. Setoffs

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

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

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

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

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
25 Worthington Court Simpsonville SC 29681		2009

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
Beth Dameron
7/1990 - 10/2010
Anthony Thornton
6/2001 - 3/2010
Bobby Green Dameron, current

17. Environmental Information.

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

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

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

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

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

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

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

B7 (Official Form 7) (04/13)

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

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Libertat, LLC (LIB)	228-84-5346 ☐	8 N Orchard Farms Ave Simpsonville, SC 29681	Personal holding Co.	Sep-06 - Present ☐
Liberty Advisors, LLC ("EPS")	26-1757914 ☐	d/b/a EPS Advisors 716 E Greenville St Anderson, SC 29621	Investment Adviser (have: 2011 TR)	10/5/2009 - Sept, 2013 ☐
Adviser Support Center, LLC	none	716 E Greenville St Anderson, SC 29621	Adviser back office	10/13/2009 - Sept, 2013 ☐
Buttonwood Holdings, LLC (BWH) ☐	27-1521747 ☐	8 N Orchard Farms Ave Simpsonville, SC 29681	Holding LLC (have: 2011 TR)	12/24/2009 - Sept, 2013 ☐
Buttonwood Advisors, LLC ☐	27-1658033 ☐	299 Greenville St Anderson, SC 29621	Investment Adviser	1/4/2012 - Sept, 2013
Buttonwood Investment Partners, LLC ☐	45-2626413	299 Greenville St Anderson, SC 29621	Investment Adviser	1/4/2012 - Sept, 2013
1792 Securities, LLC ☐	20-8455034 ☐	8 N Orchard Farms Ave Simpsonville, SC 29681	Brokerage Firm (have: 2011 TR)	8/18/2010 - Sept, 2013 ☐
Buttonwood Ventures, LLC ☐	32-0394918	200 E Main St Easley, SC 29640	Private Investments	1/29/2013 - Sept, 2013
Buttonwood Insurance Services, LLC ☐	27-4522828	8 N Orchard Farms Ave Simpsonville, SC 29681	Insurance product sales	1/12/2011 - Sept, 2013
Liberty Associates, LLC ☐	Never launched	NONE	Never launched	
Upsilon 7, LLC ☐	45-3082748	8 N Orchard Farms Ave Simpsonville, SC 29681	Not launched.	8/2/2011 - Sept, 2013

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

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

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

19. Books, records and financial statements

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

NAME AND ADDRESS
David Craig Dameron
8 N. Orchard Farms Ave.
Simpsonville, SC 29681

DATES SERVICES RENDERED
2009 - present

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

NAME

ADDRESS

DATES SERVICES RENDERED

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

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

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

No business assets.

None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

No business assets.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS
None

B7 (Official Form 7) (04/13)

21 . Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
BGS Agents Attn: Tim Harper 1701 W. Northwest Highway, Ste 100 Grapevine, TX 76051	Buttonwood Holdings LLC Member	Sept, 2013
David Savage	Buttonwood Holdings LLC Member	Sept, 2013
Frank Lardino, Investors Alliance, Inc. P.O. Box 10136 Pompano Beach, FL 33061	Buttonwood Holdings LLC Member	Sept, 2013
Susan Lockwood Chad L Bacon, Esq 601 E McBee Ave Ste 104 Greenville, SC 29602	Liberty Advisors, LLC d/b/a EPS Advisors, LLC member	Sept, 2013
Michael M Cruce 1818 Park Drive Anderson, SC 29625	Liberty Advisors, LLC d/b/a EPS Advisors, LLC member	Sept, 2013

23 . Withdrawals from a partnership or distributions by a corporation

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

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Bobbie Gail Green 8 th N. Orchard Farms Ave. Simpsonville, SC 29681 Current spouse	Ms. Green was selling and managing insurance services under Buttonwood Insurance Services. In February she was paid for services rendered in the amount of \$6000.00. When business from Voyager (Debtor's income through this LLC) stopped, the only remaining business was Ms. Green's. The remaining insurance services business was assumed by an LLC incorporated in her name - BGG LLC.	\$6000.00, good-will of business

B7 (Official Form 7) (04/13)

24. Tax Consolidation Group.

None

☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date December 30, 2013

Signature /s/ David Craig Dameron
David Craig Dameron
Debtor

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

B22A (Official Form 22A) (Chapter 7) (04/13)

In re **David Craig Dameron**

Debtor(s)

Case Number: **13-06675**

(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

☐ The presumption arises.☒ The presumption does not arise.☐ The presumption is temporarily inapplicable.**AMENDED****CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME
AND MEANS-TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A

Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

☐ **Declaration of Disabled Veteran.** By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).

1B

Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

☐ **Declaration of non-consumer debts.** By checking this box, I declare that my debts are not primarily consumer debts.

1C

Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. **During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.**

☐ **Declaration of Reservists and National Guard Members.** By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard

a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and

☐ I remain on active duty /or/

☐ I was released from active duty on ____, which is less than 540 days before this bankruptcy case was filed;

OR

b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/

☐ I performed homeland defense activity for a period of at least 90 days, terminating on ____, which is less than 540 days before this bankruptcy case was filed.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. ☒ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.																			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income																
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 2,082.00	\$ 3,753.50																
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																	
a.	Gross receipts	\$ 0.00	\$ 0.00																	
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																	
c.	Business income	Subtract Line b from Line a																		
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																	
a.	Gross receipts	\$ 0.00	\$ 0.00																	
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																	
c.	Rent and other real property income	Subtract Line b from Line a																		
6	Interest, dividends, and royalties.		\$ 0.00	\$ 0.00																
7	Pension and retirement income.		\$ 0.00	\$ 0.00																
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$ 0.00	\$ 0.00																
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor \$</td> <td style="width: 20%; text-align: right;">0.00</td> <td style="width: 20%;">Spouse \$</td> <td style="width: 20%; text-align: right;">0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00	\$ 0.00	\$ 0.00											
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00																
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>NFS child supprt</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 127.00</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>				Debtor	Spouse	a.	NFS child supprt	\$ 0.00	\$ 127.00	b.		\$	\$	\$ 0.00	\$ 127.00				
		Debtor	Spouse																	
a.	NFS child supprt	\$ 0.00	\$ 127.00																	
b.		\$	\$																	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ 2,082.00	\$ 3,880.50																

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 5,962.50
Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$ 71,550.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>SC</u> b. Enter debtor's household size: <u>4</u>	\$ 61,388.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. ☐ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. ☒ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)																								
16	Enter the amount from Line 12.	\$ 5,962.50																						
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.																							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;">Income Tax</td> <td style="width: 35%; text-align: right;">\$ 564.00</td> </tr> <tr> <td>b.</td> <td>Mortgage on old home, on the market, no equity</td> <td style="text-align: right;">\$ 700.00</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	a.	Income Tax	\$ 564.00	b.	Mortgage on old home, on the market, no equity	\$ 700.00	c.		\$	d.		\$											
a.	Income Tax	\$ 564.00																						
b.	Mortgage on old home, on the market, no equity	\$ 700.00																						
c.		\$																						
d.		\$																						
	Total and enter on Line 17	\$ 1,264.00																						
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$ 4,698.50																						
Part V. CALCULATION OF DEDUCTIONS FROM INCOME																								
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																								
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ 1,465.00																						
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.																							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Persons under 65 years of age</th> <th colspan="2">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per person</td> <td>60</td> <td>a2.</td> <td>Allowance per person</td> <td>144</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>4</td> <td>b2.</td> <td>Number of persons</td> <td>0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>240.00</td> <td>c2.</td> <td>Subtotal</td> <td>0.00</td> </tr> </tbody> </table>	Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	60	a2.	Allowance per person	144	b1.	Number of persons	4	b2.	Number of persons	0	c1.	Subtotal	240.00	c2.	Subtotal	0.00	\$ 240.00
Persons under 65 years of age		Persons 65 years of age or older																						
a1.	Allowance per person	60	a2.	Allowance per person	144																			
b1.	Number of persons	4	b2.	Number of persons	0																			
c1.	Subtotal	240.00	c2.	Subtotal	0.00																			
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.																							
		\$ 570.00																						

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 35%; text-align: right;">\$ 1,153.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,153.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 0.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$ 1,153.00
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,153.00									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 0.00									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$ 0.00									
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. ☐ 0 ☐ 1 ☒ 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 888.00									
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 0.00									
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☐ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 35%; text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 0.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ 0.00
a.	IRS Transportation Standards, Ownership Costs	\$ 0.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 0.00									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 35%; text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 0.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$ 0.00
a.	IRS Transportation Standards, Ownership Costs	\$ 0.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 0.00									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$ 400.00									

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$ 0.00
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$ 114.00
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$ 0.00
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0.00
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 0.00
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$ 0.00
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 45.00
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$ 4,875.00

Subpart B: Additional Living Expense Deductions**Note: Do not include any expenses that you have listed in Lines 19-32**

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a.	Health Insurance	\$ 450.00
	b.	Disability Insurance	\$ 0.00
	c.	Health Savings Account	\$ 0.00
	Total and enter on Line 34.		\$ 450.00
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$ 0.00
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$ 0.00
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$ 0.00
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$ 312.50

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00															
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$ 0.00															
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$ 762.50															
Subpart C: Deductions for Debt Payment																	
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>-NONE-</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;">☐ yes ☐ no</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.	-NONE-		\$	☐ yes ☐ no				Total: Add Lines		\$ 0.00
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.	-NONE-		\$	☐ yes ☐ no													
			Total: Add Lines														
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>-NONE-</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	-NONE-		\$				Total: Add Lines	\$ 0.00			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.	-NONE-		\$														
			Total: Add Lines														
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$ 0.00															
45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: right;">x 8.50</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly chapter 13 plan payment.	\$ 0.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 8.50	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$ 0.00						
a.	Projected average monthly chapter 13 plan payment.	\$ 0.00															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 8.50															
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b															
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$ 0.00															
Subpart D: Total Deductions from Income																	
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$ 5,637.50															
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION																	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 4,698.50															
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 5,637.50															
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$ -939.00															
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ -56,340.00															

Best Case Bankruptcy

**United States Bankruptcy Court
District of South Carolina**

In re David Craig Dameron

Debtor(s)

Case No. 13-06675

Chapter 7

**AMENDED
DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing document(s), consisting of 46 page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date December 30, 2013

Signature /s/ David Craig Dameron

David Craig Dameron

Debtor

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

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM PICKENS COUNTY
In the Court of Common Pleas

The Honorable Perry H. Gravely, Circuit Court Judge

Appellate Case 2017-002347

RECEIVED

JAN 18 2019

SC Court of Appeals

EPS Advisors, LLC _____ Respondent/Appellant

Jan Fredman and Clemson-EPS Advisors, LLC.....Appellant/JRespondent

PROOF OF SERVICE

I certify that pursuant to SCRAP 240, on this 17TH day of January 2019, I filed and served a copy of the undersigned's Return to Dameron's pro se Motion via First Class U.S. Postal Mail upon the parties as follows:

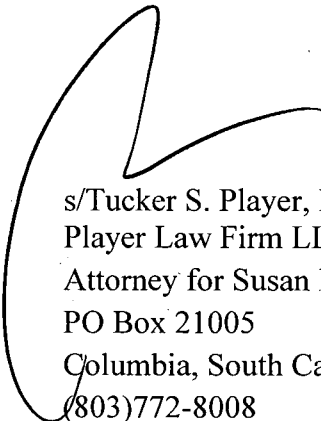
An original and 6 copies of the Return to:

The Honorable Jenny Abbott Kitchens
P.O. Box 11629
Columbia, SC 29211

Larry C. Brandt, Esq.
PO Box 738
Walhalla SC 29691

David C. Dameron (Via U.S. Mail)
128 Montauk Dr.
Lexington, SC 29072

Upstate Law Group, LLC
200 E. Main Street
Easley, SC 29640
(864) 855-3114
(864) 855-3446 (facsimile)



s/Tucker S. Player, Esq.
Player Law Firm LLC
Attorney for Susan Lockwood
PO Box 21005
Columbia, South Carolina 29221
(803)772-8008
(803)772-8037 (fax)
Columbia, South Carolina



PLAYER
PLAYER LAW FIRM, LLC

January 17, 2019

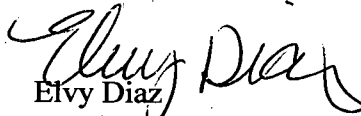
Hon. Jenny Abbott Kitchens
South Carolina Court of Appeals
PO Box 11629
Columbia, SC 29211

RE: EPS Advisors, LLC v. Jan Fredman and Clemson-EPS Advisors, LLC
Appellate Case 2017-002347
Our File No: CIV-742-01

Dear Judge Kitchens:

Please find enclosed an original an original and one copy of the Return to Dameron's Pro Se Motion to Relieve Counsel in the above referenced matter. Please return a clocked copy to me in the envelope I have enclosed. If you need any additional information, please contact our office at the number below. Thank you for your assistance with this matter.

Kind regards,


Elvy Diaz
Legal Secretary

RECEIVED

JAN 18 2019

SC Court of Appeals

Enclosure(s) as stated

Cc: Larry C. Brandt, Esq. (w/enclosure)
David C. Dameron (w/enclosure)



PLAYER

PLAYER LAW FIRM, LLC

Post Office Box 21005
Columbia South Carolina 29221

RECEIVED

JAN 18 2019

SC Court of Appeals

Hon. Jenny Abbott Kitchens
South Carolina Court of Appeals
PO Box 11629
Columbia, SC 29211