

U.S. Bankruptcy Court
Middle District of North Carolina (Greensboro)
Bankruptcy Petition #: 03-10061

Assigned to: Bankruptcy Judge William L. Stocks
 Chapter 13
 Voluntary
 Asset

Case Manager: **Christy H. 336-397-7791**
 Date filed: 01/08/2003
 Date terminated: 01/15/2004
 Date dismissed: 10/07/2003
 341 meeting: 02/24/2003
 Deadline for filing claims: 05/11/2003 00:00

Debtor

Mark Keith Robinson
 7 Woodlea Ridge Court
 Greensboro, NC 27406
 GUILFORD-NC
 SSN / ITIN: xxx-xx-1114
dba Precious Beginnings

represented by **James E. Pell**
 220 Commerce Place
 Greensboro, NC 27401
 (336) 379-9416
 Fax : (336)379-9476
 Email: jpell42@yahoo.com

Debtor

Yolanda Dechelle Hill-Robinson
 7 Woodlea Ridge Court
 Greensboro, NC 27406
 GUILFORD-NC
 SSN / ITIN: xxx-xx-2781
aka Yolanda D. Hill
aka Yolanda D. Robinson
dba Precious Beginnings

represented by **James E. Pell**
 (See above for address)

Trustee

Anita Jo Kinlaw Troxler
 Greensboro Chapter 13 Office
 500 W. Friendly Ave.
 P.O. Box 1720
 Greensboro, NC 27402-1720
 (336) 378-9164

Filing Date	#	Docket Text
01/08/2003	<u>1</u> (11 pgs)	Voluntary Petition (Filing Fee \$ 185.00 Receipt # 113438)All Schedules and Statements Filed. (Shoffner,T.) (Entered: 01/08/2003)
01/08/2003	<u>2</u> (4 pgs)	Exempt Property Claim. (Shoffner,T.) (Entered: 01/08/2003)
01/08/2003	<u>3</u> (4 pgs)	Exempt Property Claim for Joint Debtor. (Shoffner,T.) (Entered: 01/08/2003)
01/08/2003	<u>4</u> (1 pg)	Attorney for Debtor's Base Fee Application /or Disclosure of Compensation in Chapter 13. (Shoffner,T.) (Entered: 01/08/2003)

01/08/2003	<u>5</u> (3 pgs)	Notice to Creditors and Proposed Plan Filed by James E. Pell for Debtor Yolanda Dechelle Hill-Robinson, Debtor Mark Keith Robinson (Shoffner,T.) (Entered: 01/08/2003)
01/08/2003		Creditors Meeting Scheduled for 1:30 2/10/03 at Creditors Mtg. Rm, Greensboro . Last day to file Proofs of Claim: 5/11/03 (Shoffner,T.) (Entered: 01/08/2003)
01/08/2003	<u>6</u> (1 pg)	Chapter 13 Restraining Notice. (Shoffner,T.) (Entered: 01/08/2003)
01/10/2003	<u>7</u> (2 pgs)	Bankruptcy Noticing Center Certificate of Service [6-1] Chapter 13 Restraining Notice (BCAP) (Entered: 01/11/2003)
01/17/2003	<u>8</u> (2 pgs)	Chapter 13 Creditors Meeting Notice and Certificate of Service. (FormerEmployee) (Entered: 01/22/2003)
01/21/2003	<u>9</u> (1 pg)	Request by Creditor Household Automotive Finance Corporation for Notices. (Helms,A.) (Entered: 01/27/2003)
02/10/2003		Creditors Meeting continued/rescheduled until 1:30 2/24/03 at Creditors Mtg. Rm., Greensboro . (Noland,P.) (Entered: 02/13/2003)
02/12/2003	<u>10</u> (2 pgs)	Motion by Trustee Anita Jo Kinlaw Troxler to Dismiss Case . (Bradsher,A.) (Entered: 02/12/2003)
02/12/2003		Hearing re: [10-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler set for 3:00 2/25/03 at Courtroom 1, Greensboro (Bradsher,A.) (Entered: 02/12/2003)
02/12/2003	<u>11</u> (2 pgs)	Notice of Hearing re: [10-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler (Bradsher,A.) (Entered: 02/12/2003)
02/24/2003		Creditors First Meeting Held and Examination of Debtor. (Noland,P.) (Entered: 02/26/2003)
02/25/2003		Hearing held re: [10-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler . (Johnson,J.) (Entered: 02/26/2003)
03/05/2003	<u>12</u> (2 pgs)	Notice of Appearance and Request for Service of notice by Miranda R. McKernan for Creditor Countrywide Home Loans, Inc.. (FormerEmployee) (Entered: 03/10/2003)
03/12/2003	<u>13</u> (8 pgs)	Notice of Proposed Chapter 13 Plan. (Ingram,T.) (Entered: 03/12/2003)
03/12/2003	<u>14</u> (2 pgs)	Order Denying [10-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler (Helms,A.) (Entered: 03/13/2003)

04/10/2003	<u>15</u> (5 pgs)	Order Confirming Chapter 13 Plan. (Ingram,T.) (Entered: 04/10/2003)
04/16/2003	<u>16</u> (4 pgs)	Motion by Creditor The United States of America, by its counsel, the U. S. Attorney for the Middle District of N.C., to Compel Debtor Mark Keith Robinson to furnish to the Internal Revenue Service individual income tax returns for the taxable years 1998- 2002 ,or in the alternative, to Dismiss Case with Prejudice. (Helms,A.) (Entered: 04/21/2003)
04/21/2003	<u>17</u> (1 pg)	Notice of Hearing re: [16-1] Motion to Compel Debtor Mark Keith Robinson to furnish to the Internal Revenue Service individual income tax returns for the taxable years 1998- 2002 by The United States of America set for 2:00 5/13/03 at Courtroom 1, Greensboro, [16-2] Motion to Dismiss Case with Prejudice. by The United States of America set for 2:00 5/13/03 at Courtroom 1, Greensboro (Helms,A.) (Entered: 04/21/2003)
04/23/2003	<u>18</u> (2 pgs)	Bankruptcy Noticing Center Certificate of Service [17-1] Hearing Notice (BCAP) (Entered: 04/23/2003)
05/13/2003		Hearing held re: [16-2] Motion to Dismiss Case with Prejudice. by The United States of America, [16-1] Motion to Compel Debtor Mark Keith Robinson to furnish to the Internal Revenue Service individual income tax returns for the taxable years 1998- 2002 by The United States of America . (Johnson,J.) (Entered: 05/13/2003)
05/14/2003	<u>19</u> (3 pgs)	Consent Order Denying [16-1] Motion to Compel Debtor Mark Keith Robinson to furnish to the Internal Revenue Service individual income tax returns for the taxable years 1998- 2002 by The United States of America Denying [16-2] Motion to Dismiss Case with Prejudice. by The United States of America . Male Debtor is ordered to file his 2002 federal income tax return within 60 days of the date of this order and if he does not comply, IRS to notify Trustee and male debtor shall be dismissed without further notice or hearing. (Helms,A.) (Entered: 05/15/2003)
08/13/2003	<u>20</u> (3 pgs)	Motion filed by Trustee Anita Jo Kinlaw Troxler to Allow Claim of Household Automotive Finance Corporation until 10/31/03 to amend the claim on record to document the liquidation of the 1997 Nissan providing an itemization as to the calculation of the deficiency balance with the claim of Household Automotive Finance Corporation to be allowed as an unsecured general claim if amended as required on or before 10/31/03. The Trustee further recommends that should the claim of Household Automotive Finance Corporation fail to be amended as required on or before 10/31/03, that the claim filed by Household in the amount of \$7,344.46 be disallowed in full due to the failure of Household Automotive Finance Corporation to file a documented deficiency claim within 120 days of the entry of the Order confirming the debtors' plan. (Hamrick,C.) (Entered: 08/19/2003)
08/20/2003	<u>21</u> (3 pgs)	Order Granting [20-1] Motion to Allow Claim of Household Automotive Finance Corporation until 10/31/03 to amend the claim on record to document the liquidation of the 1997 Nissan providing an itemization as to the calculation of the deficiency balance with the claim of Household Automotive Finance Corporation to be allowed as an unsecured general claim

		if amended as required on or before 10/31/03. The Trustee further recommends that should the claim of Household Automotive Finance Corporation fail to be amended as required on or before 10/31/03, that the claim filed by Household in the amount of \$7,344.46 be disallowed in full due to the failure of Household Automotive Finance (Order is effective immediately upon expiration of time for filing objections. Objections are due 9/29/2003.) Corporation to file a documented deficiency claim within 120 days of the entry of the Order confirming the debtors' plan. by Anita Jo Kinlaw Troxler (Hamrick,C.) (Entered: 08/20/2003)
08/22/2003	<u>22</u> (3 pgs)	Bankruptcy Noticing Center Certificate of Service [20-1] Motion to Allow Claim of Household Automotive Finance Corporation until 10/31/03 to amend the claim on record to document the liquidation of the 1997 Nissan providing an itemization as to the calculation of the deficiency balance with the claim of Household Automotive Finance Corporation to be allowed as an unsecured general claim if amended as required on or before 10/31/03. The Trustee further recommends that should the claim of Household Automotive Finance Corporation fail to be amended as required on or before 10/31/03, that the claim filed by Household in the amount of \$7,344.46 be disallowed in full due to the failure of Household Automotive Finance Corporation to file a documented deficiency claim within 120 days of the entry of the Order confirming the debtors' plan. by Anita Jo Kinlaw Troxler, [21-1] Order (BCAP) (Entered: 08/22/2003)
09/03/2003	<u>23</u> (2 pgs)	Motion by Trustee Anita Jo Kinlaw Troxler to Dismiss Case . (Bradsher,A.) (Entered: 09/03/2003)
09/03/2003		Hearing re: [23-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler set for 3:00 9/23/03 at Courtroom 1, Greensboro (Bradsher,A.) (Entered: 09/03/2003)
09/03/2003	<u>24</u> (2 pgs)	Notice of Hearing re: [23-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler (Bradsher,A.) (Entered: 09/03/2003)
09/05/2003	<u>25</u> (2 pgs)	Bankruptcy Noticing Center Certificate of Service [23-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler, [24-1] Hearing Notice (BCAP) (Entered: 09/05/2003)
09/23/2003		Hearing held re: [23-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler . (Johnson,J.) (Entered: 09/23/2003)
10/07/2003	<u>26</u> (2 pgs)	Order Granting [23-1] Motion to Dismiss Case by Anita Jo Kinlaw Troxler Case Dismissed. (Helms,A.) (Entered: 10/07/2003)
10/07/2003	<u>27</u> (1 pg)	Notice of Dismissal (Helms,A.) (Entered: 10/07/2003)
10/09/2003	<u>28</u> (2 pgs)	Bankruptcy Noticing Center Certificate of Service [27-1] Dismiss Notice (BCAP) (Entered: 10/09/2003)
11/21/2003	● <u>29</u> (2 pgs)	Chapter 13 Trustee's Final Report and Account - Dismissed. (Dolan, K.) (Entered: 12/03/2003)

11/21/2003	● <u>30</u> (3 pgs)	Chapter 13 Notice of Filing of Final Report (Dismissal). (Dolan, K.) (Entered: 12/03/2003)
01/15/2004	● <u>31</u> (1 pg)	Final Decree. (Dolan, K.) (Entered: 01/15/2004)
01/15/2004	●	Bankruptcy Case Closed (Dolan, K.) (Entered: 01/15/2004)
01/17/2004	● <u>32</u> (2 pgs)	BNC Certificate of Mailing - Final Decree Service Date 01/17/2004. (Related Doc # <u>31</u>) (Admin.) (Entered: 01/18/2004)

03-10061
CHAPTER 13
VOLUNTARY PETITION

United States Bankruptcy Court Middle District of North Carolina			
IN RE (Name of debtor - If individual, enter Last, First, Middle) Robinson, Mark Keith		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Hill-Robinson, Yolanda Dechelle	
ALL OTHER NAMES used by the debtor in the last 6 years (Include married, maiden, and trade names) D/B/A Precious Beginnings		ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, maiden, and trade names) Yolanda D. Hill and Yolanda D. Robinson D/B/A Precious Beginnings	
SOC. SEC./TAX I.D. NO. (If more than one, state all)		SOC. SEC./TAX I.D. NO. (If more than one, state all)	
STREET ADDRESS OF DEBTOR (No. & street, city, state, & zip code) 7 Woodlea Ridge Court Greensboro, NC 27406		STREET ADDRESS OF JOINT DEBTOR (No. & street, city, state, & zip code) 7 Woodlea Ridge Court Greensboro, NC 27406	
TELEPHONE NO. (336) 379-7149	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Guilford	TELEPHONE NO. (336) 379-7149	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Guilford
MAILING ADDRESS OF DEBTOR (if different from street address)		MAILING ADDRESS OF JOINT DEBTOR (if different from street address)	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from address listed above)		VENUE (check one box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	
BUSINESS TELEPHONE NO.			

INFORMATION REGARDING DEBTOR (Check applicable boxes)	
TYPE OF DEBTOR <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (Husband and Wife)	FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
NATURE OF DEBT <input checked="" type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business - Complete A & B below A. TYPE OF BUSINESS (Check one) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business B. NAME AND BRIEF DESCRIPTION OF NATURE OF BUSINESS	NAME AND ADDRESS OF ATTORNEY James E. Pell Pell & Pell L.L.P. 220 Commerce Place Greensboro, NC 27401 Telephone No. 336-379-9416 N.C. State Bar No. 3402 <input type="checkbox"/> Debtor is not represented by an attorney

STATISTICAL/ADMINISTRATIVE INFORMATION (U.S.C. §604) (Estimates only) (Check appl)	THIS SPACE FOR COURT USE ONLY UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA RECEIPT						
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded, there will be no funds available for distribution to unsecured creditors	Case # 03-10061 Chapter 13 Filed: 3:16 PM, 01/08/03 Greensboro # 000113438 - TS 03:30 PM, January 08, 2003						
ESTIMATED NUMBER OF CREDITORS 1-15 16-49 50-99 100-199 <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Code</th> <th>Qty</th> <th>Amount</th> </tr> <tr> <td>13</td> <td>1</td> <td>\$185.00</td> </tr> </table>	Code	Qty	Amount	13	1	\$185.00
Code	Qty	Amount					
13	1	\$185.00					
ESTIMATED ASSETS (In thousands of dollars) Under 50 50-99 100-499 500-999 1000 <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Judge: William L. Stocks Trustee: Anita Jo Troxler Debtor(s): Mark Keith Robinson Yolanda Dechelle Hill-Robinson First Meeting of Creditors 01:30 PM, February 10, 2003 Creditor's Mtg. Rm. 1st Flr. U.S. Bankruptcy Court 101 S. Edgeworth St. Greensboro, NC 27401						
ESTIMATED LIABILITIES (In thousands of dollars) Under 50 50-99 100-499 500-999 1000 <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	TOTAL PAID: \$185.00 From: James E. Pell 220 Commerce Place Greensboro, NC 27401-0000						

FEES PAID IN FULL

ORIGINAL


REQUEST FOR RELIEF

The Debtor is an individual with regular income who owes, as of the date of the filing of this petition, noncontingent, liquidated, unsecured debts of less than \$290,525.00 and noncontingent liquidated secured debts of less than \$871,550.00 and hereby requests relief in accordance with Chapter 13 of Title 11, United States Code.

Annexed hereto are schedules which set forth accurate descriptions and valuations of all the items of property, real and personal, and a complete statement of all debts with the full names and addresses of all creditors.

SIGNATURES

Date: January 8, 2003

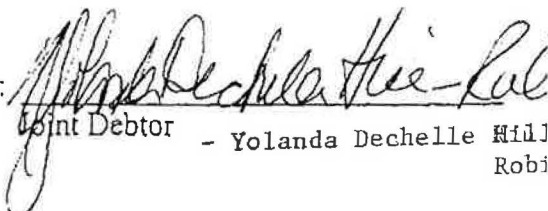
Signed: 
James E. Pell, Attorney for Debtor(s)
NC State Bar 3402

I (We) Mark Keith Robinson and Yolanda Dechelle Hill-Robinson, declare under penalty of perjury that the information provided in this petition and schedules attached hereto is true and correct to the best of my knowledge, information and belief and that I am aware that I may proceed under Chapters 7 or 11 of Title 11, United States Code, understand the relief available under such Chapters and choose to proceed under Chapter 13.

Date: January 8, 2003

Signed: 
Debtor - Mark Keith Robinson

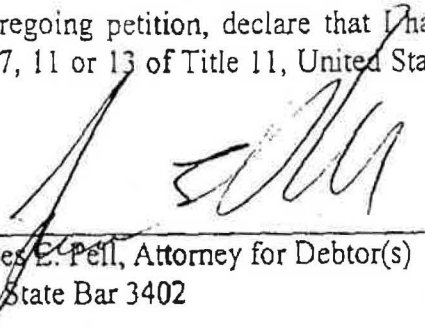
Date: January 8, 2003

Signed: 
Joint Debtor - Yolanda Dechelle Hill
Robi

AFFIDAVIT OF ATTORNEY

I, the undersigned attorney for the Debtor(s) named in the foregoing petition, declare that I have informed the Debtor(s) that the Debtor(s) may proceed under Chapters 7, 11 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter.

Date: January 8, 2003

Signed: 
James E. Pell, Attorney for Debtor(s)
NC State Bar 3402

SCHEDULE A

REAL PROPERTY AND MOBILE HOMES

<u>Description</u>	<u>Name and Address of Lienholder</u>	<u>Total Amount Of Debt</u>	<u>Monthly Payment</u>	<u>Present Market Value Without Deduction For Mortgage or Security Interest</u>
House and Lot at 7 Woodlea Ridge Court Greensboro, NC	Secretary of Veteran Affairs c/o Countrywide Home Loans	\$120,000	\$1,067	\$150,000
	Citifinancial	\$12,000	\$255	
	(See Schedule D for addresses)			

Total of A

\$150,000

SCHEDULE B
PERSONAL PROPERTY

Type of Property	Amount of Mortgage or Other Security Interest on This Property	Name of Creditor Abbreviate - Full Name & Address Must Be on List of Debts	Present Market Value Without Deduction For Mortgage or Security Interest
<u>Automobiles or Other Vehicles - Give Year & Make</u>			
<u>Household Goods</u>	-	-	4,050
<u>Personal Effects</u>			
Clothing and Jewelry	-	-	600
<u>Other (Specify)</u>			
Cash	-	-	40
<u>Tax Refunds</u> Indicate what tax refunds (income or other), if any, to which either you or your spouse are entitled (give particulars including information as to any refunds payable jointly with any other person). NONE			
<u>Bank Accounts and Safe Deposit Boxes</u> If you or your spouse currently have any bank or savings and loan accounts, checking, or savings, give name and address of bank, nature of account, current balance, name and address of each person authorized to make withdrawals from the account (if none, so state). Truliant Federal Credit Union Savings and Checking Accounts. Either Debtor may withdraw.			\$30
Total of B			\$4,720

SCHEDULE C**PROPERTY CLAIMED AS EXEMPT**

Use Local Form 91-C to claim property exemptions. A separate form is to be filed for each Debtor. Copies of form 91-C are available from the Clerk of the Bankruptcy Court.

SCHEDULE D**SECURED CREDITORS**

(List all lienholders including those on real estate and mobile homes.)

<u>Full Name, Mailing Address, and Account Number of Each Creditor</u>	<u>Brief Description of Security for Each Debt</u>	<u>Monthly Payment</u>	<u>Total Amount Remaining Due Or Claimed</u>
Secretary of Veteran Affairs c/o Countrywide Homes, Inc. c/o H. Terry Hutchens, Substitute Trustee PO Box 1028 Fayetteville, NC 28302 Case Number: 02 SP 2560 Account Number:	1 st Mortgage on House and Lot at 7 Woodlea Ridge Court Greensboro, NC	\$1,067	\$120,000
Citifinancial 2300 High Point Road Greensboro, NC 27403 Account Number:	2 nd Mortgage on House and Lot at 7 Woodlea Ridge Court Greensboro, NC	\$255	\$12,000
		Total of D	<u>\$132,000</u>

SCHEDULE G
EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of
Parties to Lease or Contract

Description of Contract or
Lease and Nature of Debtor's
Interest, State Whether Lease Is
for Nonresidential Real Property

NONE

SCHEDULE H
CODEBTORS

Name and Address
of Codebtor

Name and Address
of Creditor

NONE

NOTE: A party listed under Schedules G or H will not receive notice unless the party is also scheduled in the appropriate schedule of creditors.

SCHEDULE I
CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

	<u>Debtor</u>	<u>Spouse</u>
Employer:	Precious Beginnings Daycare	Precious Beginnings Daycare
Address:	2512 Randleman Road	2512 Randleman Road
	Greensboro, NC 27406	Greensboro, NC 27406
Length of Employment	2 Years	2 Years
Position/Job	Co-Owner	Co-Owner

Debtor's Marital Status	Dependents of Debtor and Spouse		
	Names	Age	Relationship
Married		10	Daughter
		12	Son

INCOME: (estimate of average monthly income)	Debtor	Spouse
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly).....	\$	\$
Estimate monthly overtime		
SUBTOTAL		
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security		
b. Insurance		
c. Union Dues.....		
d. Other (Specify).....		
SUBTOTAL OF PAYROLL DEDUCTIONS		
TOTAL NET MONTHLY TAKE HOME PAY		
Regular income from operation of business or profession (attach detailed statement)	* \$1,500	* \$1,500
Income from real property		
Interest and dividends		
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above		
Social Security or other government assistance (Specify).....		
Pension or retirement income		
Other monthly income (Specify)		
TOTAL MONTHLY INCOME	\$1,500	\$1,500
TOTAL COMBINED MONTHLY INCOME	\$3,000	

* The Debtors operate Precious Beginnings Daycare and estimate that after expenses of running that business, including food, diapers and wipes, paper goods, certain transportation expenses and field trip expenses, liability insurance, and self-employment and income taxes, each should have the amount indicated as disposable income.

SCHEDULE J

CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	<u>Monthly</u>
Rent, mortgage payment or lot rent being paid directly by Debtor(s) not included in Chapter 13 payment	\$
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and heating fuel	100
Water and sewer	30
Telephone	70
Other - Cable	30
Home maintenance (repairs and upkeep)	25
Food (include lunches)	500
Clothing	75
Laundry and dry cleaning	25
Medical and dental expenses	75
Child Care	
Transportation (not including car payments)	50
Recreation, clubs and entertainment, newspapers, magazines, etc	25
Charitable contributions (Regularly made)	
Insurance (not deducted from wages or included in home mortgage payments):	
Homeowner's or renter's	
Life	
Health	
Auto	
Other	
Taxes (not deducted from wages or included in home mortgage payments) (specify)	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at your home	
Regular expenses from operation of business, profession, or farm (Already deducted from income)	
Other - Hair and Personal Care Items	100
TOTAL MONTHLY EXPENSES	\$1,105

SUMMARY

TOTAL INCOME	\$3,000
TOTAL EXPENSES	\$1,105
AMOUNT OF CHAPTER 13 PAYMENT	\$2,070
DISPOSABLE INCOME AFTER EXPENSES & CHAPTER 13 PAYMENT	(\$175)

PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days (insiders 1 year) immediately preceding the commencement of this case. (Married debtors 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.)

None, other than regular monthly payments due.

FORECLOSURES, EXECUTIONS AND ATTACHMENTS

Is any of your or your spouse's property, including real estate, involved in foreclosure proceedings in or out of court? If so, identify the property and the person foreclosing.

Yes, VA/Countrywide is foreclosing on Debtors home located at 7 Woodlea Ridge Court, Greensboro, North Carolina, 27406.

Has any of your or your spouse's property or income been attached, garnished or seized under any legal or equitable process on or within 90 days before the date of the filing of the original petition herein? (If so, describe the property seized, or person garnished and at whose suit.)

No.

TRANSFERS, REPOSSESSIONS AND RETURNS

Has any of your or your spouse's property been transferred, returned, repossessed, or seized by the seller or by any other party, including a landlord on or within 90 days before the date of the filing of the original petition herein? (If so, give particulars including the name and address of the party getting the property and its description and value.)

Yes. Household Auto repossessed a 1997 Nissan Quest around 12/13/02 at which time the vehicle had an approximate value of \$10,000.

Yes. Federal Financial repossessed a 1997 Nissan Maxima around 12/09/02 at which time the vehicle had an approximate value of \$5,000.

See Schedule F for addresses of creditors.

COMPENSATION PAID OR PROMISED TO ATTORNEY FOR DEBTOR

If you have paid or agreed to pay (or transferred or agreed to transfer any property) to your attorney for services in connection with your case other than agreeing to pay such compensation as may be allowed by the Court to be paid from monies paid to the Trustee or for your account, then state:

Nothing paid, but have agreed that if case is dismissed or converted, attorney will be owed a fee based upon total time utilized by attorney in connection with the case, the same to be charged at the rate of \$175 per hour, subject to a credit, to be applied against the total fee due, for any monies paid to attorney by the Trustee in connection with the case.

PENDING OR PRIOR BANKRUPTCY

What proceedings under the Bankruptcy Code are now pending or have been previously brought by or against you or your spouse? State the location of the Bankruptcy Court, the nature and number of each proceeding, the date it was filed, and whether a discharge was granted or refused, the proceeding was dismissed, or a composition, arrangement, or plan was confirmed.

Yes, Debtors filed a Chapter 13 Proceeding in the Middle District of North Carolina in August of 1998, which case was dismissed in October of 1999, Case No. 98-12152. Debtors also filed a Chapter 13 Proceeding in the Middle District of North Carolina in November of 1999, which case was dismissed in January, 2000, Case No. 99-12629.

PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the Debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

None.

91C (9/99)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

FILED

03 JAN -8 PM 3:16
Case No. _____

In the Matter of:

Mark Keith Robinson
Yolanda Dechelle Hill-Robinson

DEBTOR'S CLAIM FOR
PROPERTY EXEMPTIONS

Debtors.

I, Mark Keith Robinson, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. §522(b)(2)(A) and (B), the Laws of the State of North Carolina, and non-bankruptcy federal law.

1. **REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT.** (NCGS 1C-1601(a)(1). Total net value not to exceed \$10,000. Amount of the unused portion of the first \$3,500 may be carried forward to be applied on other property claimed as exempt.)

Description of Property & Address	Market * Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. * or Lien	Net Value
House and Lot at 7 Woodlea Ridge Court Greensboro, NC	75,000	Countrywide Citifinancial	60,000 6,000	9,000
* At 1/2			a) Total Net Value	\$ 9,000
			Total Net Exemption	\$ 9,000
(b) Unused portion of first \$3,500. (This amount, if any, may be used to claim an exemption in any property owned by the debtor.)				\$ _____

2. **MOTOR VEHICLE.** (NCGS 1C-1601(A)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$1,500 plus any portion desired for use from paragraph 1(b) above.)

Model, Year Style of Auto	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE				
(a) Statutory allowance			\$ 1,500	
(b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed.)			\$ _____	
			Total Net Exemption	\$ _____

3. **TOOLS OF TRADE OR PROFESSIONAL BOOKS.** (NCGS 1C-1601(a)(5). Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$750.00.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE				
a) Statutory allowance			\$ 750	
b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed.)			\$ _____	
			Total Net Exemption	\$ _____

2

4. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.** (NCGS 1C-1601(a)(4). Debtor's total net value not to exceed \$3,500 plus \$750 for each dependent, but not to exceed \$3,000 total for all dependents.)

Description Of Property	Market * Value	Lien Holder (s)	Amt. Lien	Net Value
Clothing & Personal	200			200
Kitchen Appliances	75			75
Stove	100			100
Refrigerator	150			150
Freezer				
Washing Machine	50			50
Dryer	50			50
Dishes, etc.	50			50
Silver				
Jewelry	100			100
Living Room Furniture	200			200
Den Furniture	200			200
Bedroom Furniture	250			250
Dining Room Furniture	300			300
Lawn Furniture				
Televisions/VCRs/DVD	350			350
(x) Stereo (x) Radio	150			150
Musical Instruments				
() Piano () Organ				
Air Conditioner				
Paintings & Art				
Lawn Mower				
Yard Tools				
Crops				
Animals				
Other (Computer Sys.)	100			100

* At 1/2

Total Net Value \$ 2,325

(a) Statutory allowance for debtor \$ 3,500

(b) Statutory allowance for debtor's dependents: 1 dependents at \$750 each (not to exceed \$3,000 for total dependents) \$ 750

(c) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed.) \$ -

Total Net Exemption \$ 2,325

5. **LIFE INSURANCE.** (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company NONE Policy No. _____

Name of Insured _____ Policy Date _____

Name of Beneficiary _____

6. **PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS).** (NCGS 1C-1601(a)(7). No limit on value of number of items.)

Description: NONE

7. **DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION:** (NCGS 1C-1601(a)(8). No limit on Number or amount.)
- A. \$ _____ Compensation for personal injury to debtor or to person whom debtor was dependent for support.
- B. \$ _____ Compensation for death of person of whom debtor was dependent for support.

8. **INDIVIDUAL RETIREMENT ACCOUNTS, INDIVIDUAL RETIREMENT ANNUITIES AND TRUST ACCOUNTS AS DESCRIBED IN SECTION 408(a),(b) and (c) OF THE INTERNAL REVENUE CODE:** (NCGS 1C-1601(a)(9). No limit on number or amount.)

Detailed Description	Value
NONE	\$ _____
	\$ _____

9. **ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE.** (NCGS 1C-1601(a)(2). THE AMOUNT CLAIMED MAY NOT EXCEED THE REMAINING AMOUNT AVAILABLE UNDER PARAGRAPH 1(b) WHICH HAS NOT BEEN USED FOR OTHER EXEMPTIONS.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

(a) Total Net Value of property claimed in paragraph 9.	\$ _____
(b) Total amount available from paragraph 1(b).	\$ _____
(c) Less amounts available under paragraph 1(b) which was used in other paragraphs:	
Paragraph 2(b)	\$ _____
Paragraph 3(b)	\$ _____
Paragraph 4(c)	\$ _____
Net Balance Available from paragraph 1(b)	\$ _____
Total Net Exemption	\$ _____

10. **OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:** NONE

Aid to the Aged, Disabled and Families with Dependent Children, NCGS 108A-36	_____
Aid to the Blind, NCGS 111-18	_____
Yearly Allowance for Surviving Spouse, NCGS 30-15, NCGS 30-33	_____
North Carolina Local Government Employees Retirement Benefits, NCGS 128-31	_____
North Carolina Teachers and State Employees Retirement Benefits, NCGS 135-9	_____
Firemen's Relief Fund Pensions, NCGS 58-86-90	_____
Workers Compensation Benefits, NCGS 97-21	_____
Unemployment Benefits, so long as not commingled and except for debts for necessities purchased while unemployed, NCGS 96-17	_____
Group Insurance Proceeds, NCGS 58-58-165	_____
Partnership Property, except on a claim against the partnership, NCGS 59-55	_____
Wages of a Debtor Necessary for Support of Family, NCGS 1-362	_____
Other	_____
TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT	\$ _____

11. **EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:** NONE

- Foreign Service Retirement and Disability Payments, 22 U.S.C. §1104 _____
- Social Security Benefits, 42 U.S.C. §407 _____
- Injury of Death Compensation Payments from War Risk Hazards, 42 U.S.C. §601 _____
- Wages of Fishermen, Seamen and Apprentices, 46 U.S.C. §601 _____
- Civil Service Retirement Benefits, 5 U.S.C. §§729, 2265 _____
- Longshoremen and Harbor Workers Compensation Act Death and Disability Benefits, 33 U.S.C. §916 _____
- Railroad Retirement Act Annuities and Pensions 45 U.S.C. §228(L) _____
- Veterans Benefits, 45 U.S.C. §352(E) _____
- Special Pension Paid to Winners of Congressional Medal of Honor, 38 U.S.C. §3101 _____
- Federal Homestead Lands, on Debts Contracted Before the Issuance of the Patent, 43 U.S.C. §175 _____
- Other _____
- TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT \$ _____

12. **TENANCY BY THE ENTIRETY.** The following property is claimed as exempt pursuant to 11 U.S.C. §522(b)(2)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. Or Lien	Net Value
N/A				
VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT				\$ _____

13. **THE FOLLOWING TANGIBLE PERSONAL PROPERTY WAS PURCHASED BY THE DEBTOR WITHIN 90 DAYS OF THE FILING OF THE BANKRUPTCY PETITION:**

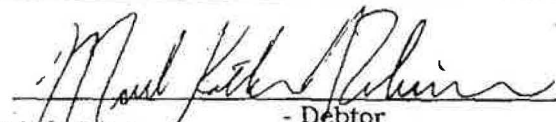
Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE				\$ _____

None of the property listed in paragraph 13 has been included in this Request for Exempt Property. (Tangible personal property purchased within 90 days of the filing of the petition cannot be exempted.)

14. **DESCRIBE BELOW ANY 401(K) PLANS, PENSION PLANS, PROFIT SHARING PLANS, ETC., IN WHICH THE DEBTOR HAS AN INTEREST WHICH ARE NOT LISTED IN DEBTOR'S SCHEDULES OR STATEMENT OF FINANCIAL AFFAIRS OR IN ANY PRECEDING PARAGRAPH OF THIS FORM.**

Description	Value
NONE	\$ _____

DATE: January 8, 2003


 Mark Keith Robinson - Debtor

91C (9/99)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

FILED

In the Matter of:

Mark Keith Robinson
Yolanda Dechelle Hill-Robinson

Debtors.

Case No. 03 JAN -8 PM 3:16

**DEBTOR'S CLAIM FOR
PROPERTY EXEMPTIONS**

I, Yolanda Dechelle Hill-Robinson, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. §522(b)(2)(A) and (B), the Laws of the State of North Carolina, and non-bankruptcy federal law.

1. **REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT.** (NCGS 1C-1601(a)(1). Total net value not to exceed \$10,000. Amount of the unused portion of the first \$3,500 may be carried forward to be applied on other property claimed as exempt.)

Description of Property & Address	Market * Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. * or Lien	Net Value
House and Lot at 7 Woodlea Ridge Court Greensboro, NC	75,000	Countrywide Citifinancial	60,000 6,000	9,000
* At 1/2			a) Total Net Value	\$ 9,000
			Total Net Exemption	\$ 9,000
(b) Unused portion of first \$3,500. (This amount, if any, may be used to claim an exemption in any property owned by the debtor.)				\$ _____

2. **MOTOR VEHICLE.** (NCGS 1C-1601(A)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$1,500 plus any portion desired for use from paragraph 1(b) above.)

Model, Year Style of Auto	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE				
(a) Statutory allowance			\$ 1,500	
(b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed.)			\$ _____	
			Total Net Exemption	\$ _____

3. **TOOLS OF TRADE OR PROFESSIONAL BOOKS.** (NCGS 1C-1601(a)(5). Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$750.00.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE				
a) Statutory allowance			\$ 750	
b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed.)			\$ _____	
			Total Net Exemption	\$ _____

4. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.** (NCGS 1C-1601(a)(4). Debtor's total net value not to exceed \$3,500 plus \$750 for each dependent, but not to exceed \$3,000 total for all dependents.)

Description Of Property	Market * Value	Lien Holder (s)	Amt. Lien	Net Value
Clothing & Personal	200			200
Kitchen Appliances	75			75
Stove	100			100
Refrigerator	150			150
Freezer				
Washing Machine	50			50
Dryer	50			50
Dishes, etc.	50			50
Silver				
Jewelry	100			100
Living Room Furniture	200			200
Den Furniture	200			200
Bedroom Furniture	250			250
Dining Room Furniture	300			300
Lawn Furniture				
Televisions/VCRs/DVD	350			350
(x) Stereo (x) Radio	150			150
Musical Instruments				
() Piano () Organ				
Air Conditioner				
Paintings & Art				
Lawn Mower				
Yard Tools				
Crops				
Animals				
Other (Computer Sys.)	100			100

* At 1/2

Total Net Value \$ 2,325

- (a) Statutory allowance for debtor \$ 3,500
- (b) Statutory allowance for debtor's dependents: 1
dependents at \$750 each (not to exceed \$3,000 for total dependents) \$ 750
- (c) Amount from 1(b) above to be used in this paragraph.
(A part or all of 1(b) may be used as needed.) \$ -

Total Net Exemption \$ 2,325

5. **LIFE INSURANCE.** (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company NONE Policy No. _____
 Name of Insured _____ Policy Date _____
 Name of Beneficiary _____

6. **PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS).** (NCGS 1C-1601(a)(7). No limit on value of number of items.)

Description: NONE

7. **DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION:** (NCGS 1C-1601(a)(8). No limit on Number or amount.)
- A. \$ _____ Compensation for personal injury to debtor or to person whom debtor was dependent for support.
- B. \$ _____ Compensation for death of person of whom debtor was dependent for support.

8. **INDIVIDUAL RETIREMENT ACCOUNTS, INDIVIDUAL RETIREMENT ANNUITIES AND TRUST ACCOUNTS AS DESCRIBED IN SECTION 408(a),(b) and (c) OF THE INTERNAL REVENUE CODE:** (NCGS 1C-1601(a)(9). No limit on number or amount.)

Detailed Description	Value
NONE	\$ _____
	\$ _____

9. **ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE.** (NCGS 1C-1601(a)(2). THE AMOUNT CLAIMED MAY NOT EXCEED THE REMAINING AMOUNT AVAILABLE UNDER PARAGRAPH 1(b) WHICH HAS NOT BEEN USED FOR OTHER EXEMPTIONS.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

(a) Total Net Value of property claimed in paragraph 9.	\$ _____
(b) Total amount available from paragraph 1(b).	\$ _____
(c) Less amounts available under paragraph 1(b) which was used in other paragraphs:	
Paragraph 2(b)	\$ _____
Paragraph 3(b)	\$ _____
Paragraph 4(c)	\$ _____
Net Balance Available from paragraph 1(b)	\$ _____
Total Net Exemption	\$ _____

10. **OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:** NONE

Aid to the Aged, Disabled and Families with Dependent Children, NCGS 108A-36	_____
Aid to the Blind, NCGS 111-18	_____
Yearly Allowance for Surviving Spouse, NCGS 30-15, NCGS 30-33	_____
North Carolina Local Government Employees Retirement Benefits, NCGS 128-31	_____
North Carolina Teachers and State Employees Retirement Benefits, NCGS 135-9	_____
Firemen's Relief Fund Pensions, NCGS 58-86-90	_____
Workers Compensation Benefits, NCGS 97-21	_____
Unemployment Benefits, so long as not commingled and except for debts for necessities purchased while unemployed, NCGS 96-17	_____
Group Insurance Proceeds, NCGS 58-58-165	_____
Partnership Property, except on a claim against the partnership, NCGS 59-55	_____
Wages of a Debtor Necessary for Support of Family, NCGS 1-362	_____
Other	_____
TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT	\$ _____

11. **EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:** NONE

- Foreign Service Retirement and Disability Payments, 22 U.S.C. §1104 _____
- Social Security Benefits, 42 U.S.C. §407 _____
- Injury of Death Compensation Payments from War Risk Hazards, 42 U.S.C. §601 _____
- Wages of Fishermen, Seamen and Apprentices, 46 U.S.C. §601 _____
- Civil Service Retirement Benefits, 5 U.S.C. §§729, 2265 _____
- Longshoremen and Harbor Workers Compensation Act Death and Disability Benefits, 33 U.S.C. §916 _____
- Railroad Retirement Act Annuities and Pensions 45 U.S.C. §228(L) _____
- Veterans Benefits, 45 U.S.C. §352(E) _____
- Special Pension Paid to Winners of Congressional Medal of Honor, 38 U.S.C. §3101 _____
- Federal Homestead Lands, on Debts Contracted Before the Issuance of the Patent, 43 U.S.C. §175 _____
- Other _____
- TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT \$ _____

12. **TENANCY BY THE ENTIRETY.** The following property is claimed as exempt pursuant to 11 U.S.C. §522(b)(2)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. Or Lien	Net Value
N/A				
VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT				\$ _____

13. **THE FOLLOWING TANGIBLE PERSONAL PROPERTY WAS PURCHASED BY THE DEBTOR WITHIN 90 DAYS OF THE FILING OF THE BANKRUPTCY PETITION:**


Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
NONE				\$ _____

None of the property listed in paragraph 13 has been included in this Request for Exempt Property. (Tangible personal property purchased within 90 days of the filing of the petition cannot be exempted.)

14. **DESCRIBE BELOW ANY 401(K) PLANS, PENSION PLANS, PROFIT SHARING PLANS, ETC., IN WHICH THE DEBTOR HAS AN INTEREST WHICH ARE NOT LISTED IN DEBTOR'S SCHEDULES OR STATEMENT OF FINANCIAL AFFAIRS OR IN ANY PRECEDING PARAGRAPH OF THIS FORM.**

Description	Value
NONE	\$ _____

DATE: January 8, 2003


 Yolanda Dechelle Hill-Robinson Debtor

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)
Mark Keith Robinson)
Yolanda Dechelle Hill-Robinson)

Debtor(s))

FILED
03 JAN -8 PM 3:16
APPLICATION FOR BASE FEE
CHAPTER 13 BANKRUPTCY COURT
GREENSBORO, N.C. BY _____

Case No: _____

NOW COMES the undersigned, attorney for the Debtor(s), and makes application for payment of attorney fees.

The undersigned prepared the petition and schedules, together with the plan, and has represented the Debtor(s) in all proceedings in this matter.

The undersigned believes that \$1,300.00 is a fair and reasonable fee for his services to this Debtor(s).

The undersigned certifies that no agreements have been made directly or indirectly and that no understanding exists for a division of fees between the undersigned and the Trustee, or the Debtor(s).

The undersigned certifies that there has been no compensation paid or promised or property transferred or promised to the undersigned as compensation for services rendered or to be rendered in connection with this case other than that to be allowed by the Court and paid by the Trustee, unless this proceeding is dismissed or converted. Except only as may be specially noted hereon, the undersigned has not shared or agreed to share compensation with any other person other than the members or regular associates of the law firm with which the undersigned is associated.

WHEREFORE, the undersigned prays that an order be entered allowing a fee of \$1,300.00

Date: January 8, 2003



James E. Pell, Attorney for Debtor

3402

State Bar Code No.

CERTIFICATE OF MAILING

This is to certify that I have this day mailed a copy of the Application For Base Fee to the Standing Trustee for the Debtor(s).

Date: January 8, 2003



James E. Pell, Attorney for Debtor

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment As Modified</u>
NONE		\$

(D) The following co-signed claims shall be paid in full by monthly payment: NONE

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
VA/Countrywide	House and Lot - \$150,000	\$450 going to all funds available after 10 months.
Citifinancial	House and Lot - \$150,000	No arrearage claim applicable.

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed; however, at this time, it is anticipated that the return to unsecured creditors will be not less than 25% and is estimated to be 25%.

4. Property to be surrendered: The following property will be returned to the secured creditor: NONE

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated: NONE

6. Other proposed provisions are as follows: NONE

Date: January 8, 2003


James E. Pell, Attorney for Debtor(s)

Address: PELL & PELL L.L.P.
220 Commerce Place
Greensboro, NC 27401

Telephone: (336) 379-9416
State Bar No. 3402

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re: Mark Keith Robinson
Yolanda Dechelle Hill-Robinson

SS# 246-08-1114

SS# 246-73-2781

Debtor(s)

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Anita Jo Kinlaw Troxler, Trustee
Post Office Box 1720
Greensboro, NC 27402-1720

Secretary of Veteran Affairs
c/o Countrywide Homes, Inc.
c/o H. Terry Hutchens,
Substitute Trustee
PO Box 1028
Fayetteville, NC 28302

Citifinancial
2300 High Point Road
Greensboro, NC 27403

Internal Revenue Service
Bankruptcy Insolvency Unit
320 Federal Place, Room 335
Greensboro, NC 27401

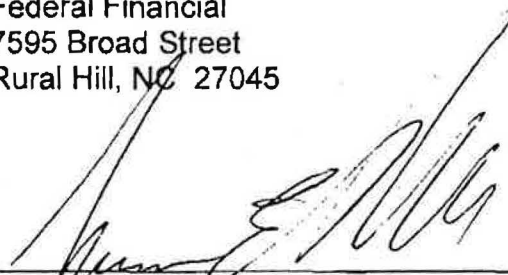
North Carolina Department of Revenue
PO Box 25000
Raleigh, NC 27640

Guilford County Tax Department
PO Box 3328
Greensboro, NC 27402

Household Auto Finance
PO Box 17915
San Diego, CA 92177

Federal Financial
7595 Broad Street
Rural Hill, NC 27045

Date: January 8, 2003



James E. Pell, Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
Case 03-10061 Doc 6 Filed 01/08/03 Page 1 of 1
Middle District of North Carolina
CASE NO: 03 - 10061

In re:

Mark Keith Robinson
7 Woodlea Ridge Court
Greensboro, NC 27406
dba
Precious Beginnings

Debtor(s)

Yolanda Dechelle Hill-Robinson

aka
Yolanda D. Hill
Yolanda D. Robinson
Precious Beginnings

NOTICE OF APPOINTMENT OF TRUSTEE AND MEETING OF CREDITORS

DATE FILED: 01/08/03

CREDITORS MEETING DATE: 02/10/03

TAKE NOTICE that Anita Jo Kinlaw Troxler is appointed Trustee; and take further

NOTICE that, pursuant to Standing Order of this Court, the Debtor, within four (4) days after receipt of this notice shall contact the Trustee's Office,

*500 W. Friendly Ave.
P.O. Box 1720
Greensboro, NC 27402-1720*

at 336-378-9164 for an interview appointment. Pursuant to 11 U.S.C. Section 1326 the Debtor shall commence making the payments proposed by the plan within 30 days after the plan is filed; and take further

NOTICE that the Meeting of Creditors pursuant to Section 341 (a) of the Bankruptcy Code herein be held in:

*Creditors Mtg Rm., Greensboro
Creditors Meeting Rm., 1st Flr.
101 S. Edgeworth St.
Greensboro, NC 27401*

on the date hereinabove noted at 01:30 pm; and take further

NOTICE that the Debtor shall appear at the time and place appointed for the meeting of creditors for the purpose of being examined as provided by the Bankruptcy Code; and take further

NOTICE that after the conclusion of the Meeting of Creditors, all parties in interest and creditors will be notified of the deadline for filing objections to confirmation of the plan and the time, date and place of the hearing on any timely filed objections; and take further

NOTICE that pursuant to the Standing Order of this Court, the Debtor must maintain adequate collision insurance on any and all vehicles which are subject to lien and owned by the Debtor. In the event the Debtor fails to do so, the Trustee is authorized to direct that the vehicle be stored until evidence of proper insurance coverage is submitted; and take further notice that the Debtor may not incur additional debts nor transfer assets without authorization from the Trustee or the Court.

Dated: January 8, 2003

U.S. Bankruptcy Court

**cc: Debtor(s)
Attorney for Debtor(s)
Standing Trustee**

Office of the Clerk/tls

Case 03-10061 Doc 7 Filed 01/19/03 Page 1 of 2
UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina
CASE NO: 03 - 10061

In re:

Mark Keith Robinson
7 Woodlea Ridge Court
Greensboro, NC 27406

dba

Precious Beginnings

Yolanda Dechelle Hill-Robinson

aka

Yolanda D. Hill

Yolanda D. Robinson

Precious Beginnings

Debtor(s)

NOTICE OF APPOINTMENT OF TRUSTEE AND MEETING OF CREDITORS

DATE FILED: 01/08/03

CREDITORS MEETING DATE: 02/10/03

TAKE NOTICE that Anita Jo Kinlaw Troxler is appointed Trustee; and take further

NOTICE that, pursuant to Standing Order of this Court, the Debtor, within four (4) days after receipt of this notice shall contact the Trustee's Office,

*500 W. Friendly Ave.
P.O. Box 1720
Greensboro, NC 27402-1720*

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Creditors Meeting Rm., 1st Flr.
101 S. Edgeworth St.
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NOTICE that the Debtor shall appear at the time and place appointed for the meeting of creditors for the purpose of being examined as provided by the Bankruptcy Code; and take further

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NOTICE that pursuant to the Standing Order of this Court, the Debtor must maintain adequate collision insurance on any and all vehicles which are subject to lien and owned by the Debtor. In the event the Debtor fails to do so, the Trustee is authorized to direct that the vehicle be stored until evidence of proper insurance coverage is submitted; and take further notice that the Debtor may not incur additional debts nor transfer assets without authorization from the Trustee or the Court.

Dated: January 8, 2003

U.S. Bankruptcy Court

cc: **Debtor(s)**
Attorney for Debtor(s)
Standing Trustee

Office of the Clerk/tls

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0418-2
Case: 03-10061

User: shoffner
Form ID: 285

Page 1 of 1
Total Served: 4

Date Rcvd: Jan 08, 2003

The following entities were served by first class mail on Jan 10, 2003.

db Robinson, Mark Keith, 7 Woodlea Ridge Court, Greensboro, NC 27406
aty Pell, James E., 220 Commerce Place, Greensboro, NC 27401
db Hill-Robinson, Yolanda Dechelle, 7 Woodlea Ridge Court, Greensboro, NC 27406
tr Troxler, Anita Jo Kinlaw, Trustee, 500 W. Friendly Ave., P.O. Box 1720,
Greensboro, NC 27402-1720

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Jan 10, 2003

Signature:



UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA

NOTICE OF CHAPTER 13 BANKRUPTCY CASE, MEETING OF CREDITORS, & DEADLINES

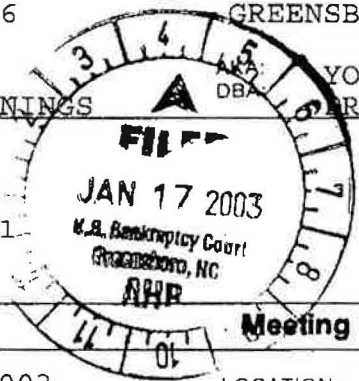
The debtor(s) listed below filed a Chapter 13 bankruptcy case on January 8, 2003

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office and the staff of the Chapter 13 trustee's office cannot give legal advice.

See Reverse Side For Important Explanations.

DEBTOR(S):		CASE NUMBER
MARK KEITH ROBINSON 7 WOODLEA RIDGE CT GREENSBORO NC 27406	YOLANDA DECHELLE HILL-ROBINSON 7 WOODLEA RIDGE CT GREENSBORO NC 27406	03-10061
AKA: DBA: YOLANDA D HILL PRECIOUS BEGINNINGS		SSN/TAXPAYER ID NOS.
ATTORNEY FOR DEBTOR(S): JAMES E PELL ESQ 220 COMMERCE PLACE GREENSBORO NC 27401 (336) 379-9416	CHAPTER 13 TRUSTEE: ANITA JO KINLAW TROXLER 500 WEST FRIENDLY AVENUE P O BOX 1720 GREENSBORO NC 27402-1720 (336) 378-9164	



Meeting of Creditors

DATE: February 10, 2003 LOCATION: Creditors Meeting Room, First Floor
101 South Edgeworth St.
TIME: 01:30 P.M. Greensboro, NC 27401

Deadlines

By Local Rule of this court, claims with attachments must be filed in duplicate directly with the Chapter 13 trustee's office as set forth above. A creditor holding a secured claim is requested to submit the claim to the trustee's office at least two days prior to the Meeting of Creditors.

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): May 11, 2003 For a governmental unit: July 7, 2003

Deadline to Object to Exemptions

Thirty (30) days after the conclusion of the Meeting of Creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor(s) has filed a plan. A summary of the plan appears below. After the conclusion of the Meeting of Creditors, you will be sent a copy of the proposed order of confirmation describing the terms of the plan and notice of time for filing objections to confirmation of plan and date of hearing on timely filed objections.

Plan summary:

Plan proposes that the trustee will receive a total of \$ 2070.00 per month for 60 months.

Creditors May Not Take Certain Actions

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

ACCOUNT NUMBER

CREDITOR:

CLAIM NUMBER

WILLIAM L SCHWENN
UNITED STATES BANKRUPTCY CLERK
P O BOX 26100
GREENSBORO NC 27420

BANKRUPTCY CLERK'S OFFICE:
UNITED STATES BANKRUPTCY COURT
OFFICE OF THE CLERK
P O BOX 26100
GREENSBORO NC 27420
(336) 333-5647
HOURS OPEN: 8:00 A.M. TO 5:00 P.M.

For The Court
CLERK OF THE BANKRUPTCY COURT:
WILLIAM L SCHWENN
DATE January 21, 2003

8

C E R T I F I C A T E O F M A I L I N G

I hereby certify that notice of 341 Meeting and claim forms were sent by first class mail to the below listed parties at the addresses as shown below:

ANITA JO KINLAW TROXLER
500 WEST FRIENDLY AVENUE
P O BOX 1720
GREENSBORO NC
27402-1720

WILLIAM L SCHWENN
UNITED STATES BANKRUPTCY CLERK
P O BOX 26100
GREENSBORO NC
27420-0000

MARK KEITH ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC

27406-0000

27401-0000

YOLANDA DECHELLE HILL-ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC

CITIFINANCIAL
2300 HIGH POINT ROAD
GREENSBORO NC

27406-0000

27403-0000

COUNTRYWIDE HOME LOANS INC
% H TERRY HUTCHENS
P O BOX 1028
FAYETTEVILLE NC
28302-0000

FEDERAL FINANCIAL SERVICES
7595 BROAD ST
RURAL HALL NC

27045-0000

GUILFORD CO TAX DEPT
P O BOX 3328
GREENSBORO NC

HOUSEHOLD FINANCE
P O BOX 17915
SAN DIEGO CA

27402-0000

92177-0000

INTERNAL REVENUE SERVICE
320 FEDERAL PLACE RM 335
GREENSBORO NC

N C DEPARTMENT OF REVENUE
BANKRUPTCY UNIT
P O BOX 1168
RALEIGH NC
27602-1168

27401-0000

JUDGE: William L. Stocks DATED: January 21, 2003
BK-NUMBER: 03-10061

100-0000087411

110



IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA

IN RE: Yolanda D Hill Robinson

Case Number: 03-10061-WLS-13

Debtor(s)

Chapter: 13

**REQUEST FOR NOTICE
PURSUANT TO BANKRUPTCY RULE 2002 AND 9010**

PLEASE TAKE NOTICE THAT Household Automotive Finance Corporation hereby gives notice as follows:

Pursuant to Bankruptcy Rule 2002 and 9010, The Ramsey Law Firm, P.C. hereby requests that:

- (i) all notices given or required to be given in the case; and
- (ii) all pleadings and correspondence served or required to be served in this case,

regarding Household Automotive Finance Corporation should be directed to The Ramsey Law Firm, P.C. at the following mailing address effective immediately:

The Ramsey Law Firm, P.C.
 Attn: Household Automotive Finance Corporation Department
 Account : 1039783
 P.O. Box 201347
 Arlington, TX 76006

This request encompasses all notices, copies and pleadings referred to in Rules 2002, 9007 or 9010 of the Bankruptcy Rules, including, without limitation, notices of any Orders, Motions, Demands, Complaints, Petitions, Pleadings, Requests, Applications Schedules, Statements, Plans, and any other documents brought before this court in this case, whether formal or informal, written or oral, or transmitted or conveyed by mail, delivery, telephone, telecopier, telex, or otherwise which effects or seeks to effect the above case.

Respectfully submitted,

Erich M. Ramsey
 The Ramsey Law Firm, P.C.
 P.O. Box 201347
 Arlington, TX 76006
 (817) 277-2011
 File #: 87411
 Attorney(s) for Household Automotive Finance Corporation

CERTIFICATE OF SERVICE

I, the undersigned, do hereby certify that a true and correct copy of the above and foregoing Request for Notice was forwarded to all parties of interest as listed below or attached hereto via First Class, U.S. Mail, postage prepaid (unless otherwise indicated) on this 15th day of January, 2003.

Erich M. Ramsey

Trustee:
 Anita Kinlaw-Troxler
 Trustee of the U.S. Bankruptcy Court
 500 W. Friendly Ave.
 Greensboro, NC 27402

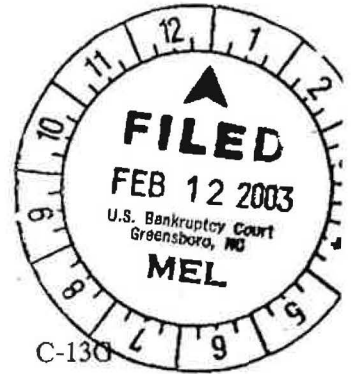
Company:
 Household Automotive Finance Corporation
 6602 Convoy Court
 San Diego, CA 92111

Attorney for Debtor:
 James E Pell
 220 Commerce Place
 Greensboro, NC 27401



C-13-15
(Rev. 11/96)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA



In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
DBA: PRECIOUS BEGINNINGS)
)
Debtor(s))

MOTION
CHAPTER 13

No: B-03-10061

C-130

The undersigned Standing Trustee respectfully moves the Court for a hearing on the following:

The Meeting of Creditors in this case was scheduled for February 24, 2003. The debtors failed to attend the Meeting of Creditors and are in default in plan payments. The Trustee recommends the debtors be dismissed from Chapter 13. The Trustee further recommends that should the debtors be dismissed from Chapter 13 prior to confirmation that the debtors be required to pay \$75.00 to credit toward expenses incurred by the Trustee plus \$.50 per notice for noticing fees.

10

Date: February 12, 2003
AJKT:lmg

Anita Jo Kinlaw Troxler
Anita Jo Kinlaw Troxler, Standing Trustee

NOTICE TO INTERESTED PARTIES OF HEARING ON MOTION

You are notified that the foregoing matter will be heard before this Court at 3:00 p.m., February 25, 2003, in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; at which time you may appear and offer your evidence. If you fail to appear, the motion may be taken as true and an Order entered accordingly.

Date: FEB 12 2003

Annette H. Bradsher
Deputy Clerk

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)		
)		
ROBINSON, MARK KEITH)		
HILL-ROBINSON, YOLANDA DECHELLE)	Case Number: B-03-10061	C-13G
DBA: PRECIOUS BEGINNINGS)		
)		
Debtor(s))		

CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that on the below date, the undersigned Deputy Clerk served a copy of the MOTION AND NOTICE TO INTERESTED PARTIES OF HEARING ON MOTION by depositing the same, enclosed in a postpaid wrapper, properly addressed to the following parties in interest, at their last known addresses as shown below, in a post office or official depository under the exclusive care and custody of the United States Postal Service:

ANITA JO KINLAW TROXLER (HAND DELIVERY)
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

JAMES E PELL ESQ
220 COMMERCE PL
GREENSBORO NC 27401

MR AND MRS MARK ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

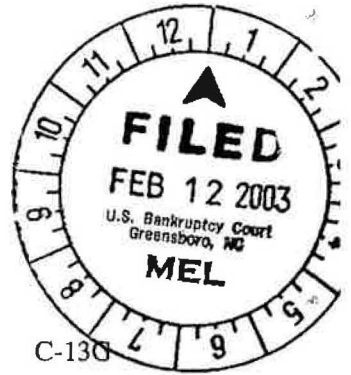
THIS the 12 day of February, 20 03.

OFFICE OF THE CLERK

BY: Annette H. Bradsher *ahb*
Deputy Clerk

C-13-15
(Rev. 11/96)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA



In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
DBA: PRECIOUS BEGINNINGS)
)
Debtor(s))

MOTION
CHAPTER 13

No: B-03-10061

C-130

The undersigned Standing Trustee respectfully moves the Court for a hearing on the following:

The Meeting of Creditors in this case was scheduled for February 24, 2003. The debtors failed to attend the Meeting of Creditors and are in default in plan payments. The Trustee recommends the debtors be dismissed from Chapter 13. The Trustee further recommends that should the debtors be dismissed from Chapter 13 prior to confirmation that the debtors be required to pay \$75.00 to credit toward expenses incurred by the Trustee plus \$.50 per notice for noticing fees.

10

Date: February 12, 2003
AJKT:lmg

Anita Jo Kinlaw Troxler

Anita Jo Kinlaw Troxler, Standing Trustee

NOTICE TO INTERESTED PARTIES OF HEARING ON MOTION

You are notified that the foregoing matter will be heard before this Court at 3:00 p.m., February 25, 2003, in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; at which time you may appear and offer your evidence. If you fail to appear, the motion may be taken as true and an Order entered accordingly.

Date: FEB 12 2003

Annette H. Bradsher

Deputy Clerk

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)		
)		
ROBINSON, MARK KEITH)		
HILL-ROBINSON, YOLANDA DECHELLE)	Case Number: B-03-10061	C-13G
DBA: PRECIOUS BEGINNINGS)		
)		
Debtor(s))		

CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that on the below date, the undersigned Deputy Clerk served a copy of the MOTION AND NOTICE TO INTERESTED PARTIES OF HEARING ON MOTION by depositing the same, enclosed in a postpaid wrapper, properly addressed to the following parties in interest, at their last known addresses as shown below, in a post office or official depository under the exclusive care and custody of the United States Postal Service:

ANITA JO KINLAW TROXLER (HAND DELIVERY)
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

JAMES E PELL ESQ
220 COMMERCE PL
GREENSBORO NC 27401

MR AND MRS MARK ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

THIS the 12 day of February, 20 03.

OFFICE OF THE CLERK

BY: Annette H. Bradsher *ahb*
Deputy Clerk

**IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION**

IN THE MATTER OF:)
)
MARK KEITH ROBINSON)
D/B/A PRECIOUS BEGINNINGS)
YOLANDA DECHELLE HILL-ROBINSON)
A/K/A YOLANDA D. HILL A/K/A YOLANDA)
D. ROBINSON D/B/A PRECIOUS)
BEGINNINGS)
)
)
)
)
DEBTORS)

CASE NO. 03-10061
CHAPTER 13



NOTICE OF APPEARANCE

Miranda R. McKernan, of The Law Firm of Hutchens & Senter, does herewith give notice of her appearance in the above-styled matter as attorney for Countrywide Home Loans, Inc., successor in interest to The Secretary of Veterans Affairs.

Please mail all Notices and other documents required to be served upon creditors to the undersigned at the following address:

Hutchens & Senter
Bankruptcy Department
P.O. Box 2505
Fayetteville, NC 28302

This, the 4th day of March, 2003.

THE LAW FIRM OF HUTCHENS & SENTER

Miranda R. McKernan, Attorney for
Countrywide Home Loans, Inc., successor in interest to
The Secretary of Veterans Affairs
4200 Morganton Road, Suite 103
Post Office Box 2505
Fayetteville, N.C. 28302
(910) 864-2668
State Bar No: 21578

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on this date this paper was served upon the following parties by depositing a copy enclosed in a postpaid, properly addressed wrapper in a post office or official depository under the exclusive care and custody of the United States Postal Service or via the appropriate electronic servicer:

Attorney for Debtors:
James E. Pell
220 Commerce Place
Greensboro, NC 27401

Anita Jo Kinlaw Troxler
Chapter 13 Trustee
P. O. Box 1720
500 W. Friendly Avenue
Greensboro, NC 27402-1720

This, the 4th day of March, 2003.

THE LAW FIRM OF HUTCHENS & SENTER

BY:



Miranda R. Mckernan
Attorney for Movant
4200 Morganton Road, Suite 103
Post Office Box 2505
Fayetteville, N.C. 28302
(910) 864-2668
State Bar No. 21578

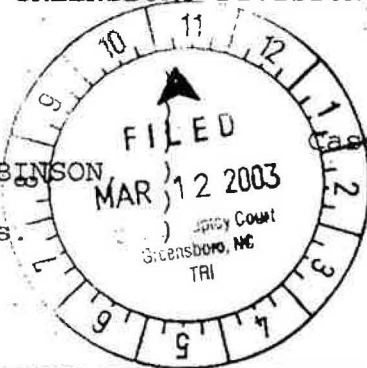
UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION

In Re:

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON

Debtors.

Case No. B-03-10061 C13G



NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

1. A summary of the plan proposed by the debtor(s) is set forth in the attached copy of a proposed Order Confirming Plan in this case.
2. The plan will be confirmed on the date indicated on the proposed order unless a timely objection is filed. There will be no hearing on confirmation unless a timely objection is filed.
3. Written, detailed objections must be filed within 25 days of the date of this notice with the Clerk of Court, U.S. Bankruptcy Court, P.O. Box 26100, Greensboro, NC 27420-6100. With copies served on (1) Anita Jo Kinlaw Troxler, Standing Trustee, P.O. Box 1720, Greensboro, NC 27402-1720; (2) the attorney for the debtor(s); and (3) the debtor(s). If the objecting party is a corporation, the objection must be filed by legal counsel admitted to practice in this District.
4. In the event a timely objection is filed, a hearing on the objection to confirmation and on confirmation of the proposed plan will be held on April 22, 2003 at 2:00 p.m. in Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC. The party objecting must appear at this hearing.
5. If an objection is filed, the party objecting, the debtor(s) and the attorney for the debtor(s) are required to appear at the hearing on confirmation.
6. There will be no further mailing of the Order Confirming Plan to affected parties unless there is a change in the attached proposed Order Confirming Plan.

DATE: March 11, 2003

Office of the Clerk
William L. Schwenn, Clerk

MARK KEITH ROBINSON

B-03-10061 C-13G

YOLANDA DECHELLE HILL-ROBINSON

B-03-10061 C-13G

CERTIFICATE OF MAILING OF
NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

I, Pearleen Womack, certify that on this date I mailed a copy of the Notice Of Proposed Plan And Order Confirming Plan And Time For Filing Objection Thereto and Proposed Order Confirming Plan to:

MARK KEITH ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC

YOLANDA DECHELLE HILL-ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC

27406

27406

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC

COUNTRYWIDE HOME LOANS
MAIL STOP PTX B209
7105 CORPORATE DRIVE
PLANO TX
75024

27401

CITIFINANCIAL
P O BOX 77819
GREENSBORO NC

INTERNAL REVENUE SERVICE
320 FEDERAL PLACE RM 335
GREENSBORO NC

27417

27401

N C DEPARTMENT OF REVENUE
BANKRUPTCY UNIT
P O BOX 1168
RALEIGH NC
27602-1168

GUILFORD CO TAX DEPT
P O BOX 3328
GREENSBORO NC

27402

HOUSEHOLD AUTOMOTIVE
FINANCE CORP
P O BOX 17906
SAN DIEGO CA
92177

FEDERAL FINANCIAL SERVICES
7595 BROAD ST
RURAL HALL NC

27045

ERICH M RAMSEY ESQ
P O BOX 201347
ARLINGTON TX

CITIFINANCIAL
INVESTMENT RECOVERY
P O BOX 17099
BALTIMORE MD
21297

76006

MARK KEITH ROBINSON

B-03-10061 C-13G

YOLANDA DECHELLE HILL-ROBINSON

B-03-10061 C-13G

CERTIFICATE OF MAILING OF
NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

(CONTINUED)

FIRST NATL BANK MARIN/B-LINE
% WEINSTEIN TREIGER RILEY PS
2101 FOURTH AVE STE 900
SEATTLE WA
98121

MIRANDA R MCKERNAN ESQ
P O BOX 2505
FAYETTEVILLE NC
28302

Date: _____

3/11/03

Rebecca Womack
Chapter 13 Office
Greensboro, North Carolina

C-13-8b
(Rev. 6/01)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:
ROBINSON MARK KEITH
SS#
HILL-ROBINSON, YOLANDA DECHELLE
SS#
t/a PRECIOUS BEGINNINGS
EMP. ID#

Debtors.

)
ORDER CONFIRMING PLAN
CHAPTER 13

(BUSINESS)

No. 03-10061 C-13

This case came before the Court on April 10, 2003, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and

IT APPEARING to the Court as follows:

- A. The Trustee in this case is Anita Jo Kinlaw Troxler, 500 West Friendly Avenue, Suite 200, PO Box 1720, Greensboro, NC 27402-1720;
- B. The attorney for the Debtors is James E. Pell, Esq.;
- C. Under the final plan proposed by the Debtors:
 - 1. The Debtors are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the plan and this confirmation order;
 - 2. The monthly plan payment to the Trustee is \$2,070.00 beginning February 10, 2003;
 - 3. Any timely filed priority claims from the following creditors will be paid in full in deferred payments:

INTERNAL REVENUE SERVICE	-	unsecured priority	-	\$13,600.00
NORTH CAROLINA DEPT. OF REVENUE				

- 4. The treatment for secured creditors and additional provisions of the plan are as follows:

The §362 stay is hereby modified as to HOUSEHOLD AUTOMOTIVE FINANCE CORP., and the 1997 Nissan with the 1997 Nissan released to HOUSEHOLD AUTOMOTIVE FINANCE CORP., for liquidation. HOUSEHOLD AUTOMOTIVE FINANCE CORP., is allowed 120 days from entry of the order confirming the plan to liquidate the 1997 Nissan and file a documented deficiency claim or to release the lien against the title and forward the title to the Chapter 13 office to participate as an unsecured general claimant. Any timely filed deficiency shall be scheduled as an unsecured general claim due to no evidence of a perfected lien against other personal property of the estate. Failure of HOUSEHOLD AUTOMOTIVE FINANCE CORP., to either liquidate the 1997 Nissan and file a documented deficiency claim within said time or release the lien against the title and forward the title to the Chapter 13 office within said time shall result in the release of the 1997 Nissan being in full satisfaction of the debtors' liability under the contract. The warranty coverage is cancelled under the contract and any deficiency claim required to reflect cancellation of said item and rebate to the account.

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 2

The debtors hereby assume the business lease with GARY KEPLEY on property located at 2512 Randleman Road, Greensboro, North Carolina, and shall continue direct payments.

COUNTRYWIDE HOME LOANS, INC., is secured by a deed of trust against real estate and the regular monthly payment and arrearage shall be paid through the disbursements by the Trustee with the debtors resuming direct payments upon completion of plan payments. A regular monthly payment shall be disbursed on the continuing long term debt effective with the payment for March 2003 forward. The arrearage on the account through February 2003 shall be paid with no interest at the rate of \$450.00 per month, increasing to \$500.00 per month in April 2004, increasing to all funds available in April 2005. COUNTRYWIDE HOME LOANS, INC., has filed an arrearage claim through February 2003 of \$37,909.70. COUNTRYWIDE HOME LOANS, INC., should amend the claim on record for arrearage not later than April 30, 2003, if the figure indicated herein is incorrect for arrearage through February 2003.

CITIFINANCIAL, INC., is secured by a deed of trust against real estate. The claim filed in the amount of \$11,555.62 shall be paid in full over the life of the plan at the rate of \$260.00 per month, increasing to all funds available in May 2005, with interest at the contract rate.

5. The Debtors will pay THE GREATER OF the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, and 25% to allowed unsecured general claims OR 54 monthly plan payments with the plan to be reviewed periodically for plan payment adjustments;

6. Payments to priority, secured and specially classified creditors will be prorated according to the balance of their claims except where a specific monthly payment is indicated herein;

7. There will be no separate payment on arrearage claims unless indicated herein;

8. The Debtors will be responsible for payment of continuing long term nondischargeable debts after completion of plan payments;

9. The estimated return to unsecured creditors is 25%; and

IT FURTHER APPEARING to the Court that (a) the plan complies with the provisions of Chapter 13, and with other applicable provisions of Title 11 of the United States Code; (b) any fee, charge, or amount required under Chapter 123 of Title 28 of the United States Code, or by the plan, to be paid before confirmation has been paid; (c) the plan has been proposed in good faith and not by any means forbidden by law; (d) the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the Debtors were liquidated under Chapter 7 on such date; (e) with respect to each allowed claim provided for by the plan: (i) the holder of such claim has accepted the plan; or (ii) the plan provides that the holder of such claim retain the lien securing such claim and the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim or (iii) the Debtors surrenders the property securing such claim to such holder; (f) to the extent that the plan calls for payments for a period

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 3

longer than three years, good cause has been shown for the longer plan period; and (g) the Debtors will be able to make all payments under the plan and to comply with the plan, and that the plan should be confirmed in accordance with the terms and conditions of this order; therefore, it is

ORDERED as follows:

1. The plan is confirmed.
2. The Trustee shall collect and disburse the plan payments in accordance with the plan and this confirmation order as soon as practicable.
3. The plan payments shall continue as provided in the plan and this order until voluntarily increased by the Debtors or until further orders are entered affecting the plan or the payments.
4. The attorney for the Debtors is allowed a fee in the amount of \$1,300.00 to be paid by the Trustee at the rate of \$130.00 per month unless otherwise ordered by the Court.
5. The Trustee shall receive from plan payments such expenses and compensation as provided under the Bankruptcy Code and orders of this Court.
6. Except as otherwise ordered by this Court, the Debtors are authorized to operate the business pursuant to 11 U.S.C. §1304.
7. Without prior approval of this Court, the Debtors may not use, sell or lease property or incur debt except in the ordinary course of business.
8. The Debtors are required to segregate all money which has been withheld from employees or collected from third parties for payment of taxes as required by federal and state law. The Debtors are to deposit the collected funds, together with the Debtors share of payroll taxes, in a separate bank account immediately upon collection and is to pay the taxes when due.
9. The Debtors shall file with the Trustee by the tenth day of each month a report and summary of operations of the business during the preceding calendar month. This report must include an accounting of receipts and disbursements, debts incurred, credit extended, contractual obligations assumed, a profit and loss statement, the dates and amounts of all deposits and any other information required by the Trustee.
10. The Debtors shall maintain collision insurance on any vehicle on which there is a lien. If insurance is not maintained, the Debtors are ordered to store the vehicle as directed by the Trustee.
11. The employer of the Debtors shall deduct and remit funds from the wages, salary or commissions of the Debtors as directed by the Trustee.
12. Providing for a claim under this plan does not bar objections to the claim.
13. Notwithstanding any provision of the plan to the contrary, all property of the estate, as specified by 11 U.S.C. §§541 and 1306, shall continue to be property of the estate following confirmation.

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 4

14. The property serving as collateral for secured claims is valued at the amounts allowed herein with the exception of fully secured claims for which the value is deemed to be equal to or greater than the allowed secured claim. The property serving as collateral for secured claims is required by the Debtors for successful completion of the plan.

15. Notwithstanding the allowance of a claim as secured, all rights under Title 11 to avoid liens are reserved and confirmation of the plan is without res judicata effect as to any action to avoid a lien.

16. Any continuing long term debt claimant being paid through disbursements by the Trustee is required to report any change in the monthly payment amount to the Trustee within 30 days from the effective date of the change. Any continuing long term debt claimant being paid directly by the Debtors is required to report any change in the monthly payment amount to the Debtors within 30 days from the effective date of the change.

17. All insurance and warranty coverage on unsecured general claims is canceled and the claim must reflect cancellation and rebate to the account unless provided otherwise herein.

18. The Internal Revenue Service and the North Carolina Department of Revenue are authorized to offset any refund due the Debtors against any allowed secured or priority claim and to issue refunds directly to the Debtors unless otherwise ordered by this Court or instructed by the Trustee.

19. All creditors during the pendency of this case are restrained from commencing or continuing any civil action or attempting in any manner whatsoever to collect all or any part of a consumer debt proposed to be paid under this plan from any individual that is liable on such debt with the Debtors as endorser, guarantor or co-maker unless further ordered by the Court.

20. The Trustee is authorized to record on the public records such documents as the Trustee may deem advisable for the purpose of giving all persons notice of this case.

U. S. BANKRUPTCY JUDGE

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 5

CERTIFICATE OF MAILING

This is to certify that the Deputy Clerk whose signature appears below mailed a copy of this Order of Confirmation by first class mail, postage prepaid, to the following parties at their respective addresses:

Standing Trustee

Date:

Deputy Clerk

C-13-16
(Rev. 11/96)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

EMERGED
MAR 13 2003
U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
ORDER

In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
DBA: PRECIOUS BEGINNINGS)
)
)
)
)
Debtor(s))

No: B-03-10061 C-13G

On February 25, 2003, a hearing was held on the Motion filed by the Trustee to dismiss the Debtors from Chapter 13 prior to confirmation. All parties were given due notice of the hearing. At the hearing, the Trustee reported the Debtors had made provisions to continue with the plan sufficient to resolve the Motion; therefore, it is

ORDERED that the Trustee's Motion to dismiss the Debtors' Chapter 13 case prior to confirmation is hereby denied without prejudice.

MAR 12 2003

James B. Wolfe, Jr.

Date: _____

James B. Wolfe, Jr.
U.S. Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
DBA: PRECIOUS BEGINNINGS)
)
)
Debtor(s))

Case Number: B-03-10061 C-13G

CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that on the below date, the undersigned Deputy Clerk served a copy of the ORDER DENYING DISMISSAL OF THE CASE by depositing the same, enclosed in a postpaid wrapper, properly addressed to the following parties in interest, at their last known addresses as shown below, in a post office or official depository under the exclusive care and custody of the United States Postal Service:

ANITA JO KINLAW TROXLER (HAND DELIVERY)
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

MR AND MRS MARK KEITH ROBINSON
7 WOODLEA RIDGE COURT
GREENSBORO NC 27406

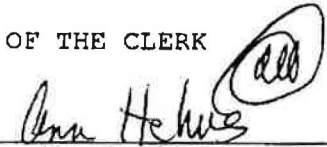
MIRANDA R MCKERNAN ESQ
PO BOX 2505
FAYETTEVILLE NC 28302

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

THIS the 13 day of March, 2003.

OFFICE OF THE CLERK

BY: Ann Helwig 
Deputy Clerk

C-13-8b
(Rev. 8/01)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

ROBINSON, MARK KEITH
SS#

HILL-ROBINSON, YOLANDA DECHELLE
SS#

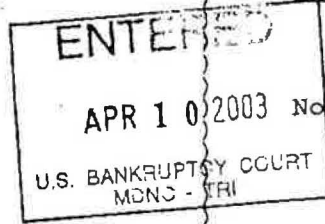
t/a PRECIOUS BEGINNINGS
EMP. ID#

Debtors.

ORDER CONFIRMING PLAN
CHAPTER 13

(BUSINESS)

No. 03-10061 C-13



This case came before the Court on April 10, 2003, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and

IT APPEARING to the Court as follows:

A. The Trustee in this case is Anita Jo Kinlaw Troxler, 500 West Friendly Avenue, Suite 200, PO Box 1720, Greensboro, NC 27402-1720;

B. The attorney for the Debtors is James E. Pell, Esq.;

C. Under the final plan proposed by the Debtors:

1. The Debtors are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the plan and this confirmation order;

2. The monthly plan payment to the Trustee is \$2,070.00 beginning February 10, 2003;

3. Any timely filed priority claims from the following creditors will be paid in full in deferred payments:

INTERNAL REVENUE SERVICE - unsecured priority - \$13,600.00

NORTH CAROLINA DEPT. OF REVENUE

4. The treatment for secured creditors and additional provisions of the plan are as follows:

The \$362 stay is hereby modified as to HOUSEHOLD AUTOMOTIVE FINANCE CORP., and the 1997 Nissan with the 1997 Nissan released to HOUSEHOLD AUTOMOTIVE FINANCE CORP., for liquidation. HOUSEHOLD AUTOMOTIVE FINANCE CORP., is allowed 120 days from entry of the order confirming the plan to liquidate the 1997 Nissan and file a documented deficiency claim or to release the lien against the title and forward the title to the Chapter 13 office to participate as an unsecured general claimant. Any timely filed deficiency shall be scheduled as an unsecured general claim due to no evidence of a perfected lien against other personal property of the estate. Failure of HOUSEHOLD AUTOMOTIVE FINANCE CORP., to either liquidate the 1997 Nissan and file a documented deficiency claim within said time or release the lien against the title and forward the title to the Chapter 13 office within said time shall result in the release of the 1997 Nissan being in full satisfaction of the debtors' liability under the contract. The warranty coverage is cancelled under the contract and any deficiency claim required to reflect cancellation of said item and rebate to the account.

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 2

The debtors hereby assume the business lease with GARY KEPLEY on property located at 2512 Randleman Road, Greensboro, North Carolina, and shall continue direct payments.

COUNTRYWIDE HOME LOANS, INC., is secured by a deed of trust against real estate and the regular monthly payment and arrearage shall be paid through the disbursements by the Trustee with the debtors resuming direct payments upon completion of plan payments. A regular monthly payment shall be disbursed on the continuing long term debt effective with the payment for March 2003 forward. The arrearage on the account through February 2003 shall be paid with no interest at the rate of \$450.00 per month, increasing to \$500.00 per month in April 2004, increasing to all funds available in April 2005. COUNTRYWIDE HOME LOANS, INC., has filed an arrearage claim through February 2003 of \$37,909.70. COUNTRYWIDE HOME LOANS, INC., should amend the claim on record for arrearage not later than April 30, 2003, if the figure indicated herein is incorrect for arrearage through February 2003.

CITIFINANCIAL, INC., is secured by a deed of trust against real estate. The claim filed in the amount of \$11,555.62 shall be paid in full over the life of the plan at the rate of \$260.00 per month, increasing to all funds available in May 2005, with interest at the contract rate.

5. The Debtors will pay THE GREATER OF the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, and 25% to allowed unsecured general claims OR 54 monthly plan payments with the plan to be reviewed periodically for plan payment adjustments;

6. Payments to priority, secured and specially classified creditors will be prorated according to the balance of their claims except where a specific monthly payment is indicated herein;

7. There will be no separate payment on arrearage claims unless indicated herein;

8. The Debtors will be responsible for payment of continuing long term nondischargeable debts after completion of plan payments;

9. The estimated return to unsecured creditors is 25%; and

IT FURTHER APPEARING to the Court that (a) the plan complies with the provisions of Chapter 13, and with other applicable provisions of Title 11 of the United States Code; (b) any fee, charge, or amount required under Chapter 123 of Title 28 of the United States Code, or by the plan, to be paid before confirmation has been paid; (c) the plan has been proposed in good faith and not by any means forbidden by law; (d) the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the Debtors were liquidated under Chapter 7 on such date; (e) with respect to each allowed claim provided for by the plan: (i) the holder of such claim has accepted the plan; or (ii) the plan provides that the holder of such claim retain the lien securing such claim and the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim or (iii) the Debtors surrenders the property securing such claim to such holder; (f) to the extent that the plan calls for payments for a period

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 3

longer than three years, good cause has been shown for the longer plan period; and (g) the Debtors will be able to make all payments under the plan and to comply with the plan, and that the plan should be confirmed in accordance with the terms and conditions of this order; therefore, it is

ORDERED as follows:

1. The plan is confirmed.
2. The Trustee shall collect and disburse the plan payments in accordance with the plan and this confirmation order as soon as practicable.
3. The plan payments shall continue as provided in the plan and this order until voluntarily increased by the Debtors or until further orders are entered affecting the plan or the payments.
4. The attorney for the Debtors is allowed a fee in the amount of \$1,300.00 to be paid by the Trustee at the rate of \$130.00 per month unless otherwise ordered by the Court.
5. The Trustee shall receive from plan payments such expenses and compensation as provided under the Bankruptcy Code and orders of this Court.
6. Except as otherwise ordered by this Court, the Debtors are authorized to operate the business pursuant to 11 U.S.C. §1304.
7. Without prior approval of this Court, the Debtors may not use, sell or lease property or incur debt except in the ordinary course of business.
8. The Debtors are required to segregate all money which has been withheld from employees or collected from third parties for payment of taxes as required by federal and state law. The Debtors are to deposit the collected funds, together with the Debtors share of payroll taxes, in a separate bank account immediately upon collection and is to pay the taxes when due.
9. The Debtors shall file with the Trustee by the tenth day of each month a report and summary of operations of the business during the preceding calendar month. This report must include an accounting of receipts and disbursements, debts incurred, credit extended, contractual obligations assumed, a profit and loss statement, the dates and amounts of all deposits and any other information required by the Trustee.
10. The Debtors shall maintain collision insurance on any vehicle on which there is a lien. If insurance is not maintained, the Debtors are ordered to store the vehicle as directed by the Trustee.
11. The employer of the Debtors shall deduct and remit funds from the wages, salary or commissions of the Debtors as directed by the Trustee.
12. Providing for a claim under this plan does not bar objections to the claim.
13. Notwithstanding any provision of the plan to the contrary, all property of the estate, as specified by 11 U.S.C. §§541 and 1306, shall continue to be property of the estate following confirmation.

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 4

14. The property serving as collateral for secured claims is valued at the amounts allowed herein with the exception of fully secured claims for which the value is deemed to be equal to or greater than the allowed secured claim. The property serving as collateral for secured claims is required by the Debtors for successful completion of the plan.

15. Notwithstanding the allowance of a claim as secured, all rights under Title 11 to avoid liens are reserved and confirmation of the plan is without res judicata effect as to any action to avoid a lien.

16. Any continuing long term debt claimant being paid through disbursements by the Trustee is required to report any change in the monthly payment amount to the Trustee within 30 days from the effective date of the change. Any continuing long term debt claimant being paid directly by the Debtors is required to report any change in the monthly payment amount to the Debtors within 30 days from the effective date of the change.

17. All insurance and warranty coverage on unsecured general claims is canceled and the claim must reflect cancellation and rebate to the account unless provided otherwise herein.

18. The Internal Revenue Service and the North Carolina Department of Revenue are authorized to offset any refund due the Debtors against any allowed secured or priority claim and to issue refunds directly to the Debtors unless otherwise ordered by this Court or instructed by the Trustee.

19. All creditors during the pendency of this case are restrained from commencing or continuing any civil action or attempting in any manner whatsoever to collect all or any part of a consumer debt proposed to be paid under this plan from any individual that is liable on such debt with the Debtors as endorser, guarantor or co-maker unless further ordered by the Court.

20. The Trustee is authorized to record on the public records such documents as the Trustee may deem advisable for the purpose of giving all persons notice of this case.

William L. Stocks

U.S. BANKRUPTCY JUDGE

MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
B-03-10061
O/C Page 5

CERTIFICATE OF MAILING

This is to certify that the Deputy Clerk whose signature appears below mailed a copy of this Order of Confirmation by first class mail, postage prepaid, to the following parties at their respective addresses:

Standing Trustee

Date:

APR 10 2003

TABITHA R. INGRAM



Deputy Clerk

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION



IN RE:)
)
) CHAPTER 13
MARK KEITH ROBINSON and)
)
YOLANDA DECHELLE HILL-ROBINSON,) CASE NO. 03-10061
)
)
DEBTORS.)

MOTION TO COMPEL DEBTOR TO FILE TAX RETURNS OR, IN THE ALTERNATIVE,
TO DISMISS WITH PREJUDICE

The United States of America, by its counsel, the United States Attorney for the Middle District of North Carolina, respectfully moves the Bankruptcy Court for an order compelling debtor Mark Keith Robinson to furnish to the Internal Revenue Service individual income tax returns for the taxable years 1998, 1999, 2000, 2001, and 2002 or, in the alternative, for an order dismissing this case with prejudice. As grounds for this motion, the United States of America states the following:

1. By filing a voluntary Chapter 13 petition in this case, debtor Mark Keith Robinson has voluntarily submitted to the jurisdiction of this Court. In this proceeding, the debtor is obligated to proceed in good faith.

2. On January 21, 2003, the debtors filed a petition in bankruptcy under Chapter 13 of the Bankruptcy Code. The Internal Revenue Service filed a proof of claim on or about February 11, 2003, in the total amount of \$15,799.98. The amounts claimed for individual income taxes for the taxable years 1998, 1999, 2000, 2001, and 2002

16

were estimated because he did not file his federal income tax returns for those years.

3. All taxpayers, including debtors in bankruptcy, are required to file federal income tax returns if they meet minimum gross income requirements. I.R.C. § 6012.

4. Due to Mr. Robinson's failure to file federal individual income tax returns for those years, the Internal Revenue Service is unable to file an accurate proof of claim and to determine whether he is remaining current with respect to unpaid taxes. As a creditor, the Internal Revenue Service is materially prejudiced in this matter.

5. A party in interest may move for dismissal of a Chapter 13 case, for cause, including unreasonable delay by debtors that is prejudicial to creditors. 11 U.S.C. § 1307(c)(1). The failure to file federal individual income tax returns constitutes an unreasonable delay that is prejudicial to the rights of the Internal Revenue Service.

6. Should Mr. Robinson file the required federal income tax returns, which are subject to audit, in this matter, the Internal Revenue Service will be able to file an amended proof of claim reflecting the correct tax liability for each of the relevant years and to determine if he is remaining current with his post-petition taxes. Should the debtor Mark Keith Robinson refuse to file said

returns, he should be dismissed from this case in accordance with 11 U.S.C. § 1307(c)(1).

7. Further, the failure to file tax returns indicate a lack of good faith and warrants dismissal of the case for cause under Bankruptcy Code § 105 and § 349(a), such that the debtor should be barred from refiling another bankruptcy petition for a period of at least 180 days from entry of the dismissal order.

Wherefore, the United States of America, for cause, prays for an order compelling debtor to furnish the Internal Revenue Service federal income tax returns for each of the taxable years 1998, 1999, 2000, 2001, and 2002; or, in the alternative, for dismissal of him from this case with prejudice.

ANNA MILLS WAGONER
United States Attorney

APR 14 2003

Date

By: 

STEVEN M. WEBSTER
Special Asst. U.S. Attorney
GA Bar No. 745250
320 Federal Place, Room 509
Greensboro, NC 27401
Tel. No. (336) 378-2120

CERTIFICATE OF SERVICE BY MAIL


This is to certify that the undersigned has this date served a copy of the Motion to Compel Debtor to File Returns or, in the Alternative, to Dismiss with Prejudice on the parties listed below by depositing copies thereof, postage prepaid, in the United States Mail:

Anita Jo Kinlaw Troxler
Chapter 13 Trustee
Post Office Box 1720
Greensboro, NC 27402-1720

James E. Pell
Attorney for debtors
220 Commerce Place
Greensboro, NC 27401

Mark Keith Robinson
Yolanda Dechelle Hill-Robinson
7 Woodlea Ridge Court
Greensboro, NC 27406

Date: APR 14 2003

By: 
STEVEN M. WEBSTER
Special Assistant
United States Attorney
Ga. Bar. No. 745250
320 Federal Place
Room 509
Greensboro, NC 27401
Tel. No. (336) 378-2230

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina
101 S. Edgeworth Street
P.O. Box 26100
Greensboro, NC 27420-6100

Bankruptcy Case No.: 03 - 10061 C-13

Mark Keith Robinson
Yolanda Dechelle Hill-Robinson
7 Woodlea Ridge Court
Greensboro, NC 27406

Debtor(s)

TO THE DEBTOR AND ALL OTHER PARTIES IN INTEREST:

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 1, Greensboro
Second Floor
101 S. Edgeworth St.
Greensboro, NC 27401

on May 13, 2003 at 02:00 pm

to consider and act upon the following:

Motion by Creditor The United States of America, by its
counsel, the U. S. Attorney for the Middle District of
N.C., to Compel Debtor Mark Keith Robinson to furnish to
the Internal Revenue Service individual income tax returns
for the taxable years 1998- 2002 ,or in the alternative,
to Dismiss Case with Prejudice.

Dated: April 21, 2003

OFFICE OF THE CLERK/ahh

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina
101 S. Edgeworth Street
P.O. Box 26100
Greensboro, NC 27420-6100

Bankruptcy Case No.: 03 - 10061 C-13

Mark Keith Robinson : 43-08-1114
Yolanda Dechelle Hill-Robinson : 246-73-2781
7 Woodlea Ridge Court
Greensboro, NC 27406

Debtor(s)

TO THE DEBTOR AND ALL OTHER PARTIES IN INTEREST:

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 1, Greensboro
Second Floor
101 S. Edgeworth St.
Greensboro, NC 27401

on May 13, 2003 at 02:00 pm

to consider and act upon the following:

Motion by Creditor The United States of America, by its counsel, the U. S. Attorney for the Middle District of N.C., to Compel Debtor Mark Keith Robinson to furnish to the Internal Revenue Service individual income tax returns for the taxable years 1998- 2002 ,or in the alternative, to Dismiss Case with Prejudice.

Dated: April 21, 2003

OFFICE OF THE CLERK/ahh

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0418-2
Case: 03-10061

User: helms
Form ID: 154

Page 1 of 1
Total Served: 6

Date Rcvd: Apr 21, 2003

The following entities were served by first class mail on Apr 23, 2003.

db	Robinson, Mark Keith,	7 Woodlea Ridge Court,	Greensboro, NC 27406
aty	Pell, James E.,	220 Commerce Place,	Greensboro, NC 27401
db	Hill-Robinson, Yolanda Dechelle,	7 Woodlea Ridge Court,	Greensboro, NC 27406
tr	Troxler, Anita Jo Kinlaw, Trustee,	500 W. Friendly Ave.,	P.O. Box 1720,
		Greensboro, NC 27402-1720	
ust	West, Michael D.,	Bankruptcy Administrator,	P.O. Box 1828, Greensboro, NC 27402
aty	Webster, Steven M.,	320 Federal Place,	Room 509, Greensboro, NC 27401

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Apr 23, 2003

Signature:



IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION

ENTERED
MAY 15 2003
U.S. BANKRUPTCY COURT
MEMO - JHH

IN RE:)
) CHAPTER 13
MARK KEITH ROBINSON and)
YOLANDA DECHELLE HILL-ROBINSON)
) CASE NO. 03-10061
)
DEBTORS.)

CONSENT ORDER

THIS MATTER is before the Court upon the motion of the United States to compel the filing of tax returns or dismiss the debtor Mark Keith Robinson from this case due to his failure to file pre-petition tax returns. Due to the debtor's filing of federal income tax returns for the tax years 1998, 1999, 2000, and 2001, on May 12, 2003, and with the consent of the parties, it is

ORDERED that the motion is denied without prejudice.

ORDERED that within 60 days of the date of this order, the debtor Mark Keith Robinson shall file his 2002 federal income tax return by mailing said return to Ms. Jean Smith, Insolvency Section, Internal Revenue Service, 320 Federal Place, Room 335, Greensboro, North Carolina 27401.

IT IS FURTHER ORDERED that Mark Keith Robinson shall be dismissed from this case without further notice or hearing upon notification by the Internal Revenue Service to the Chapter 13

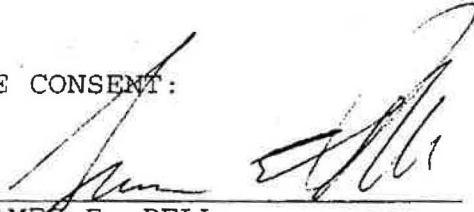
Trustee, to the debtor Mark Keith Robinson, and to debtor's counsel, that the debtor has failed to file the delinquent 2002 income tax return within the period set by the Consent Order.

Dated: MAY 14 2003

William E. Stocks


UNITED STATES BANKRUPTCY JUDGE

WE CONSENT:



JAMES E. PELL
Attorney for Debtors
220 Commerce Place
Greensboro, NC 27401
Tel. No. (336) 379-9416

Date: 5/12/03




ANITA JO KINLAW TROXLER
Chapter 13 Trustee
Post Office Box 1720
Greensboro, NC 27402-1720

Date: 5/13/03

ON BEHALF OF THE UNITED STATES
Internal Revenue Service

ANNA MILLS WAGONER
United States Attorney

By: 

STEVEN M. WEBSTER
Special Assistant
United States Attorney
Ga. Bar. No. 745250
320 Federal Place, Room 509
Greensboro, NC 27401
Tel. No. (336) 378-2120
Fax. No. (336) 378-2114

Date: 5/12/03

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION**

In Re:)	
)	Chapter 13
Mark Keith Robinson and)	
Yolanda Dechelle Hill-Robinson,)	Case No.: B-03-10061 C-13G
)	
Debtors)	

CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that on the below date, the undersigned Deputy Clerk served a copy of the Consent Order by depositing the same, enclosed in a postpaid wrapper, properly addressed to the following parties in interest, at their last known addresses as shown below, in a post office or official depository under the exclusive care and custody of the United States Postal Service:

Mark and Yolanda Robinson
7 Woodlea Ridge Court
Greensboro, NC 27406

James E. Pell
220 Commerce Place
Greensboro, NC 27401

Anna Mills Wagoner
c/o Steven M. Webster
320 Federal Place
Room 509
Greensboro, NC 27401

This the 15 day of May, 2003.

OFFICE OF THE CLERK

By: Ann Helms 
DEPUTY CLERK

C-13-15(a)
(Rev. 5/97)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
Debtor(s))

**Motion and Order
Chapter 13**

No: B- 03-10061 C-13



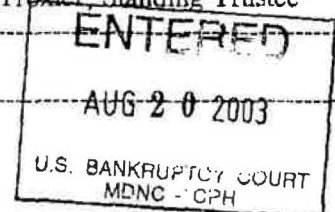
The undersigned Standing Trustee respectfully moves the Court for an order as follows:

This plan was confirmed April 10, 2003. Pursuant to the terms of the Order confirming the plan, a 1997 Nissan was released to Household Automotive Finance Corporation for liquidation with Household Automotive Finance Corporation allowed 120 days from entry of the Order to liquidate the 1997 Nissan and file a documented deficiency claim or to release the lien against the title and forward the title to the Chapter 13 Office to participate as an unsecured general claimant with the failure of Household Automotive Finance Corporation to either liquidate the 1997 Nissan and file a documented deficiency claim or release the lien against the title and forward the title to the Chapter 13 Office within the 120 day time period to result in the release of the 1997 Nissan being in full satisfaction of the debtors' liability to Household Automotive Finance Corporation. On May 5, 2003, within 120 days of April 10, 2003, Household Automotive Finance Corporation filed an amended claim in reference to the vehicle in the amount of \$7,344.46 on account number 1039783/87411. The claim fails to document the deficiency. The Trustee recommends that an Order be entered allowing Household Automotive Finance Corporation until October 31, 2003, to amend the claim on record to document the liquidation of the 1997 Nissan providing an itemization as to the calculation of the deficiency balance with the claim of Household Automotive Finance Corporation to be allowed as an unsecured general claim if amended as required on or before October 31, 2003. The Trustee further recommends that should the claim of Household Automotive Finance Corporation fail to be amended as required on or before October 31, 2003, that the claim filed by Household Automotive Finance Corporation in the amount of \$7,344.46 be disallowed in full due to the failure of Household Automotive Finance Corporation to file a documented deficiency claim within 120 days of the entry of the Order confirming the debtors' plan.

Anita Jo Kinlaw Troxler 21

Date: August 13, 2003
AJKT: ss

Anita Jo Kinlaw Troxler, Standing Trustee



PARTIES IN INTEREST: See Page 2

ORDER

Upon motion of the Standing Trustee and for good cause shown, it is

ORDERED that the relief as requested and recommended by the Standing Trustee is hereby granted effective on the first day after the expiration of forty (40) days after the 'ENTERED' date of this order; however, if within said first forty (40) days written objections are filed with this Court and copies served upon the parties in interest named above, the effective date of this order will be pursuant to further orders of the Court at the hearing on objections; and, it is further

ORDERED that if objections by a party in interest to the granting of the above relief are filed within the forty (40) day period, a hearing will be held on the objections on the 28th day of October 2003, at 2:00 p.m., in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; and it is further

ORDERED that the Clerk mail a copy of this motion and order to each of the parties in interest.

Date: AUG 20 2003

William L. Stocks 2

William L. Stocks

C-13-15(a)
03-10061
Page 2 of 2

PARTIES IN INTEREST:

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

MR & MRS MARK ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

HOUSEHOLD AUTOMOTIVE FINANCE CORP
ATTN MANAGING AGENT
PO BOX 17906
SAN DIEGO CA 92177

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

MIRANDA R MCKERNAN ESQ
PO BOX 2505
FAYETTEVILLE NC 28302

PARTIES TO BE SERVED

Page 1 of 1

03-10061

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

////TR RTN

HOUSEHOLD AUTOMOTIVE FINANCE CORP
ATTN MANAGING AGENT
PO BOX 17906
SAN DIEGO CA 92177

MR & MRS MARK ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

////DB

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

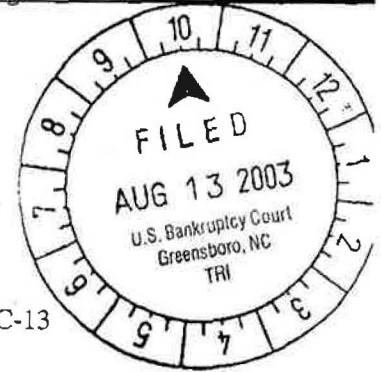
JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

////ATY

MIRANDA R MCKERNAN ESQ
PO BOX 2505
FAYETTEVILLE NC 28302

C-13-15(a)
(Rev. 5/97)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**



In Re:) **Motion and Order**
) **Chapter 13**
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE) No: B- 03-10061 C-13
Debtor(s))

The undersigned Standing Trustee respectfully moves the Court for an order as follows:

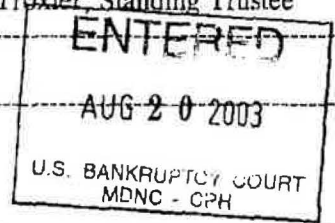
This plan was confirmed April 10, 2003. Pursuant to the terms of the Order confirming the plan, a 1997 Nissan was released to Household Automotive Finance Corporation for liquidation with Household Automotive Finance Corporation allowed 120 days from entry of the Order to liquidate the 1997 Nissan and file a documented deficiency claim or to release the lien against the title and forward the title to the Chapter 13 Office to participate as an unsecured general claimant with the failure of Household Automotive Finance Corporation to either liquidate the 1997 Nissan and file a documented deficiency claim or release the lien against the title and forward the title to the Chapter 13 Office within the 120 day time period to result in the release of the 1997 Nissan being in full satisfaction of the debtors' liability to Household Automotive Finance Corporation. On May 5, 2003, within 120 days of April 10, 2003, Household Automotive Finance Corporation filed an amended claim in reference to the vehicle in the amount of \$7,344.46 on account number 1039783/87411. The claim fails to document the deficiency. The Trustee recommends that an Order be entered allowing Household Automotive Finance Corporation until October 31, 2003, to amend the claim on record to document the liquidation of the 1997 Nissan providing an itemization as to the calculation of the deficiency balance with the claim of Household Automotive Finance Corporation to be allowed as an unsecured general claim if amended as required on or before October 31, 2003. The Trustee further recommends that should the claim of Household Automotive Finance Corporation fail to be amended as required on or before October 31, 2003, that the claim filed by Household Automotive Finance Corporation in the amount of \$7,344.46 be disallowed in full due to the failure of Household Automotive Finance Corporation to file a documented deficiency claim within 120 days of the entry of the Order confirming the debtors' plan.

Date: August 13, 2003
AJKT: ss

Anita Jo Kinlaw Troxler
Anita Jo Kinlaw Troxler, Standing Trustee

21

PARTIES IN INTEREST: See Page 2



ORDER

Upon motion of the Standing Trustee and for good cause shown, it is

ORDERED that the relief as requested and recommended by the Standing Trustee is hereby granted effective on the first day after the expiration of forty (40) days after the 'ENTERED' date of this order; however, if within said first forty (40) days written objections are filed with this Court and copies served upon the parties in interest named above, the effective date of this order will be pursuant to further orders of the Court at the hearing on objections; and, it is further

ORDERED that if objections by a party in interest to the granting of the above relief are filed within the forty (40) day period, a hearing will be held on the objections on the 28th day of October 2003, at 2:00 p.m., in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; and it is further

ORDERED that the Clerk mail a copy of this motion and order to each of the parties in interest.

Date: AUG 20 2003

William E. Stocks
William E. Stocks

2

C-13-15(a)
03-10061
Page 2 of 2

PARTIES IN INTEREST:

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

HOUSEHOLD AUTOMOTIVE FINANCE CORP
ATTN MANAGING AGENT
PO BOX 17906
SAN DIEGO CA 92177

MR & MRS MARK ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

MIRANDA R MCKERNAN ESQ
PO BOX 2505
FAYETTEVILLE NC 28302

PARTIES TO BE SERVED

Page 1 of 1

03-10061

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

////TR RTN

HOUSEHOLD AUTOMOTIVE FINANCE CORP
ATTN MANAGING AGENT
PO BOX 17906
SAN DIEGO CA 92177

MR & MRS MARK ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

////DB

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

////ATY

MIRANDA R MCKERNAN ESQ
PO BOX 2505
FAYETTEVILLE NC 28302

C-13-15(a)
(Rev. 5/97)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**



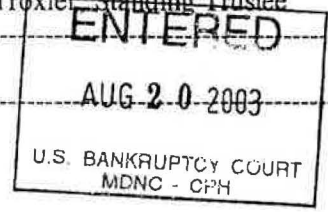
In Re:)
) **Motion and Order**
) **Chapter 13**
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
Debtor(s)) No: B- 03-10061 C-13

The undersigned Standing Trustee respectfully moves the Court for an order as follows:

This plan was confirmed April 10, 2003. Pursuant to the terms of the Order confirming the plan, a 1997 Nissan was released to Household Automotive Finance Corporation for liquidation with Household Automotive Finance Corporation allowed 120 days from entry of the Order to liquidate the 1997 Nissan and file a documented deficiency claim or to release the lien against the title and forward the title to the Chapter 13 Office to participate as an unsecured general claimant with the failure of Household Automotive Finance Corporation to either liquidate the 1997 Nissan and file a documented deficiency claim or release the lien against the title and forward the title to the Chapter 13 Office within the 120 day time period to result in the release of the 1997 Nissan being in full satisfaction of the debtors' liability to Household Automotive Finance Corporation. On May 5, 2003, within 120 days of April 10, 2003, Household Automotive Finance Corporation filed an amended claim in reference to the vehicle in the amount of \$7,344.46 on account number 1039783/87411. The claim fails to document the deficiency. The Trustee recommends that an Order be entered allowing Household Automotive Finance Corporation until October 31, 2003, to amend the claim on record to document the liquidation of the 1997 Nissan providing an itemization as to the calculation of the deficiency balance with the claim of Household Automotive Finance Corporation to be allowed as an unsecured general claim if amended as required on or before October 31, 2003. The Trustee further recommends that should the claim of Household Automotive Finance Corporation fail to be amended as required on or before October 31, 2003, that the claim filed by Household Automotive Finance Corporation in the amount of \$7,344.46 be disallowed in full due to the failure of Household Automotive Finance Corporation to file a documented deficiency claim within 120 days of the entry of the Order confirming the debtors' plan.

Date: August 13, 2003
AJKT: ss

Anita Jo Kinlaw Troxler
Anita Jo Kinlaw Troxler, Standing Trustee



PARTIES IN INTEREST: See Page 2

ORDER

Upon motion of the Standing Trustee and for good cause shown, it is

ORDERED that the relief as requested and recommended by the Standing Trustee is hereby granted effective on the first day after the expiration of forty (40) days after the 'ENTERED' date of this order; however, if within said first forty (40) days written objections are filed with this Court and copies served upon the parties in interest named above, the effective date of this order will be pursuant to further orders of the Court at the hearing on objections; and, it is further

ORDERED that if objections by a party in interest to the granting of the above relief are filed within the forty (40) day period, a hearing will be held on the objections on the 28th day of October 2003, at 2:00 p.m., in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; and it is further

ORDERED that the Clerk mail a copy of this motion and order to each of the parties in interest.

Date: **AUG 20 2003**

William L. Stocks

William L. Stocks
U.S. Bankruptcy Judge

C-13-15(a)
03-10061
Page 2 of 2

PARTIES IN INTEREST:

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

HOUSEHOLD AUTOMOTIVE FINANCE CORP
ATTN MANAGING AGENT
PO BOX 17906
SAN DIEGO CA 92177

MR & MRS MARK ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

MIRANDA R MCKERNAN ESQ
PO BOX 2505
FAYETTEVILLE NC 28302

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0418-2
Case: 03-10061

User:
Form ID: #02

Page 1 of 1
Total Served: 6

Date Rcvd: Aug 21, 2003

The following entities were served by first class mail on Aug 22, 2003.

DB	MR & MRS MARK ROBINSON,	7 WOODLEA RIDGE CT,	GREENSBORO NC 27406
ATY	JAMES E PELL ESQ,	220 COMMERCE PLACE,	GREENSBORO NC 27401
TR	ANITA JO KINLAW TROXLER,	STANDING TRUSTEE,	PO BOX 1720, GREENSBORO NC 27402-1720
	ERICH M RAMSEY ESQ,	PO BOX 201347,	ARLINGTON TX 76006
	HOUSEHOLD AUTOMOTIVE FINANCE CORP,	ATTN MANAGING AGENT,	PO BOX 17906, SAN DIEGO CA 92177
	MIRANDA R MCKERNAN ESQ,	PO BOX 2505,	FAYETTEVILLE NC 28302

The following entities were served by electronic transmission.

NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Aug 22, 2003

Signature:



C-13-15
(Rev. 11/96)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA



In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
)
)
Debtor(s))

MOTION
CHAPTER 13

No: B- 03-10061

C-13G

The undersigned Standing Trustee respectfully moves the Court for a hearing on the following:

This plan was confirmed April 10, 2003. The debtors have defaulted in plan payments. The Trustee recommends the debtors be dismissed from Chapter 13.

2i

Date: August 29, 2003
AJKT: vs

Anita Jo Kinlaw Troxler
Anita Jo Kinlaw Troxler, Standing Trustee

NOTICE TO INTERESTED PARTIES OF HEARING ON MOTION

You are notified that the foregoing matter will be heard before this Court at 3:00 p.m., September 23, 2003, in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; at which time you may appear and offer your evidence. If you fail to appear, the motion may be taken as true and an Order entered accordingly.

Date: SEP 03 2003

Annette H. Bradsher
Deputy Clerk

PARTIES TO BE SERVED

PAGE 1 OF 1

03-10061

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

////TR RTN

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

////ATY

MARK K ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

////DB

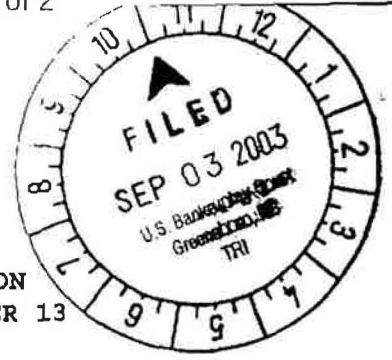
ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

YOLANDA D HILL-ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

MIRANDA R MCKERNAN
PO BOX 2505
FAYETTEVILLE NC 28302

C-13-15
(Rev. 11/96)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA



In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
)
)
Debtor(s))

MOTION
CHAPTER 13

No: B- 03-10061

C-13G

The undersigned Standing Trustee respectfully moves the Court for a hearing on the following:

This plan was confirmed April 10, 2003. The debtors have defaulted in plan payments. The Trustee recommends the debtors be dismissed from Chapter 13.

2

Date: August 29, 2003
AJKT: vs

Anita Jo Kinlaw Troxler

Anita Jo Kinlaw Troxler, Standing Trustee

NOTICE TO INTERESTED PARTIES OF HEARING ON MOTION

You are notified that the foregoing matter will be heard before this Court at 3:00 p.m., September 23, 2003, in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; at which time you may appear and offer your evidence. If you fail to appear, the motion may be taken as true and an Order entered accordingly.

Date: SEP 03 2003

Annette H. Bradsher

Deputy Clerk

PARTIES TO BE SERVED

PAGE 1 OF 1

03-10061

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

////TR RTN

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

////ATY

MARK K ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

////DB

ERICH M RAMSEY ESQ
PO BOX 201347
ARLINGTON TX 76006

YOLANDA D HILL-ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

MIRANDA R MCKERNAN
PO BOX 2505
FAYETTEVILLE NC 28302

C-13-15
(Rev. 11/96)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA



In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
)
)
Debtor(s))

MOTION
CHAPTER 13

No: B- 03-10061

C-13G

The undersigned Standing Trustee respectfully moves the Court for a hearing on the following:

This plan was confirmed April 10, 2003. The debtors have defaulted in plan payments. The Trustee recommends the debtors be dismissed from Chapter 13.

Anita Jo Kinlaw Troxler

Date: August 29, 2003

AJKT: vs

Anita Jo Kinlaw Troxler, Standing Trustee

NOTICE TO INTERESTED PARTIES OF HEARING ON MOTION

You are notified that the foregoing matter will be heard before this Court at 3:00 p.m., September 23, 2003, in the Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC 27401; at which time you may appear and offer your evidence. If you fail to appear, the motion may be taken as true and an Order entered accordingly.

Date: SEP 03 2003

Annette H. Bradsher
Deputy Clerk

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0418-2
Case: 03-10061

User:
Form ID: #01

Page 1 of 1
Total Served: 6

Date Rcvd: Sep 04, 2003

The following entities were served by first class mail on Sep 05, 2003.

DB	MARK K ROBINSON,	7 WOODLEA RIDGE CT,	GREENSBORO NC 27406
ATY	JAMES E PELL ESQ,	220 COMMERCE PLACE,	GREENSBORO NC 27401
TR	ANITA JO KINLAW TROXLER,	STANDING TRUSTEE,	PO BOX 1720, GREENSBORO NC 27402-1720
	ERICH M RAMSEY ESQ,	PO BOX 201347,	ARLINGTON TX 76006
	MIRANDA R MCKERNAN,	PO BOX 2505,	FAYETTEVILLE NC 28302
	YOLANDA D HILL-ROBINSON,	7 WOODLEA RIDGE CT,	GREENSBORO NC 27406

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Sep 05, 2003

Signature:



ENTERED
OCT 07 2003
U.S. BANKRUPTCY COURT
MDNC - AHH

In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
)
D/B/A: PRECIOUS BEGINNINGS)
Debtor(s))

DISMISSAL ORDER
CHAPTER 13

No: B- 03-10061 C-13G

After notice and hearing in open Court on September 23, 2003, upon Motion to Dismiss by the Standing Trustee, and for sufficient reasons appearing, the presiding Judge in open Court granted the Motion to Dismiss; therefore, it is

ORDERED that this case is dismissed upon the grounds of failure of the debtors to comply with the requirements of the plan; and, it is further

ORDERED that the Standing Trustee is authorized to retain from any funds on hand in the case noticing costs in the amount of \$.50 per notice with the balance of the funds to be disbursed pursuant to the confirmed plan.

Date: OCT 07 2003

William L. Stocks
William L. Stocks
U.S. Bankruptcy Judge

26

In Re:)
)
ROBINSON, MARK KEITH)
HILL-ROBINSON, YOLANDA DECHELLE)
)
D/B/A: PRECIOUS BEGINNINGS)
Debtor(s))

Case Number: B- 03-10061 C-13G

CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that on the below date, the undersigned Deputy Clerk served a copy of the Dismissal Order by depositing the same, enclosed in a postpaid wrapper, properly addressed to the following parties in interest, at their last known addresses as shown below, in a post office or official depository under the exclusive care and custody of the United States Postal Service:

ANITA JO KINLAW TROXLER (HAND DELIVERY)
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC 27401

MARK K ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

ERICH M RAMSEY
PO BOX 201347
ARLINGTON TX 76006

YOLANDA D HILL-ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC 27406

MIRANDA R MCKERNAN
PO BOX 2505
FAYETTEVILLE NC 28302

THIS the 7 day of October, 2003.

OFFICE OF THE CLERK

BY: ANN HELMS
Deputy Clerk

**UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina**

Bankruptcy Case No.: 03 - 10061 C-13

Mark Keith Robinson
Yolanda Dechelle Hill-Robinson
7 Woodlea Ridge Court
Greensboro, NC 27406
Debtor(s)

NOTICE OF ORDER DISMISSING CASE

To: Debtor, Its Creditors and Other Parties in Interest:

TAKE NOTICE THAT on 10/07/03 , an Order was entered by the United States Bankruptcy Court, dismissing the above named case.

Dated: October 7, 2003

OFFICE OF THE CLERK/ahh

Doc. # 27

**UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina**

Bankruptcy Case No.: 03 - 10061 C-13

Mark Keith Robinson
Yolanda Dechelle Hill-Robinson
7 Woodlea Ridge Court
Greensboro, NC 27406
Debtor(s)

NOTICE OF ORDER DISMISSING CASE

To: Debtor, Its Creditors and Other Parties in Interest:

TAKE NOTICE THAT on 10/07/03 , an Order was entered by the United States Bankruptcy Court, dismissing the above named case.

Dated: October 7, 2003

OFFICE OF THE CLERK/ahh

Doc. # 27

Enterprise Systems Incorporated
 11487 Sunset Hills Road
 Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/Off: 0418-2
 Case: 03-10061

User: helms
 Form ID: 241

Page 1 of 1
 Total Served: 17

Date Rcvd: Oct 08, 2003

The following entities were served by first class mail on Oct 09, 2003.

db Robinson, Mark Keith, 7 Woodlea Ridge Court, Greensboro, NC 27406
 aty Pell; James E., 220 Commerce Place, Greensboro, NC 27401
 db Hill-Robinson, Yolanda Dechelle, 7 Woodlea Ridge Court, Greensboro, NC 27406
 tr Troxler, Anita Jo Kinlaw, Trustee, 500 W. Friendly Ave., P.O. Box 1720,
 Greensboro, NC 27402-1720
 1690106 Citifinancial, Investment Recovery, P O Box 17099, Baltimore MD 21297
 1690105 Citifinancial, P O Box 77819, Greensboro NC 27417
 1690107 Countrywide Home Loans, Mail Stop Ptx B209, 7105 Corporate Drive, Plano TX 75024
 1177875 Countrywide Home Loans, Inc., c/o H. Terry Hutchens, P O Box 2505, Fayetteville, NC 28302
 1690108 Erich M Ramsey Esq, P O Box 201347, Arlington TX 76006
 1690110 Federal Financial Services, 7595 Broad St, Rural Hall NC 27045
 1690112 First Natl Bank Marin/b-Line, c/o Weinstein Treiger Riley Ps, 2101 Fourth Ave Ste 900,
 Seattle WA 98121
 1690114 Guilford CO Tax Dept, P O Box 3328, Greensboro NC 27402
 1690116 Household Automotive, Finance Corp, P O Box 17906, San Diego CA 92177
 1151303 Household Automotive Finance Corporation, The Ramsey Law Firm, P.C., P O Box 201347,
 Arlington, Tx 76006
 1690120 Miranda R Mckernan Esq, P O Box 2505, Fayetteville NC 28302
 1690122 N C Department of Revenue, Bankruptcy Unit, P O Box 1168, Raleigh NC 27602-1168

The following entities were served by electronic transmission on Oct 08, 2003 and receipt of the transmission was confirmed on:

1690118 EDI: IRS.COM Oct 08 2003 08:29:00 Internal Revenue Service, 320 Federal Place Rm 335,
 Greensboro NC 27401
 1690122 EDI: NCDEPREV.COM Oct 08 2003 08:29:00 N C Department of Revenue, Bankruptcy Unit,
 P O Box 1168, Raleigh NC 27602-1168

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Oct 09, 2003

Signature: _____

Joseph Speetjens



IN RE:

MARK KEITH ROBINSON
 YOLANDA DECHELLE HILL-ROBINSON
 7 WOODLEA RIDGE CT
 GREENSBORO NC

CASE NO. 03-10061
 JUDGE William L. Stocks

27406

DATE: 11/04/03

Debtor(s)
 SSN() SSN 79-3781

TRUSTEE'S FINAL REPORT
 AND ACCOUNT

ANITA JO KINLAW TROXLER, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 USC 1302 (b)(1).

- The case was filed on Jan 8, 2003 and confirmed on Apr 10, 2003. The case was subsequently Dismissed After Confirmation on Oct 7, 2003.
- The amount paid to the Trustee by or on behalf of the debtor(s) was \$ 10,350.00 .
- The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMT	PRIN PD	INT PD	BAL DUE
CITIFINANCIAL DT RP, FLPY	Full Pay	11555.62	86.79	1208.77	11984.65
CITIFINANCIAL	Unsecured	1531.15	.00	.00	1531.15
COUNTRYWIDE HOME LOANS DT RP, CTD	Continuin	.00	5333.40	.00	.00
COUNTRYWIDE HOME LOANS ARR	Arrearage	37909.70	1338.83	.00	36570.87
ERICH M RAMSEY ESQ NOTICE-HOUSEHOLD AUT	AMENDED	.00	.00	.00	.00
FEDERAL FINANCIAL SERVICES	NOT FILED	.00	.00	.00	.00
FIRST NATL BANK MARIN/B-LIN	Unsecured	356.55	.00	.00	356.55
GUILFORD CO REGISTER OF DEE	Special C	28.00	28.00	.00	.00
GUILFORD CO TAX DEPT	NOT FILED	.00	.00	.00	.00
HOUSEHOLD AUTOMOTIVE 903A, 803A, DEF, 97NISS	Unsecured	7984.21	.00	.00	7984.21
HOUSEHOLD AUTOMOTIVE OC, SPLIT	AMENDED	.00	.00	.00	.00
INTERNAL REVENUE SERVICE OC, 703A	Priority	3084.84	1044.17	.00	2040.67
INTERNAL REVENUE SERVICE 703A	Unsecured	3193.94	.00	.00	3193.94

CREDITOR NAME	CLASS	CLAIM AMT	PRIN PD	INT PD	BAL DUE
MIRANDA R MCKERNAN ESQ NOTICE-COUNTRYWIDE	AMENDED	.00	.00	.00	.00
N C DEPARTMENT OF REVENUE NC	NOT FILED	.00	.00	.00	.00

4. Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMOUNT	49465.32	3112.84	13065.85	5333.40	70977.41
PRINCIPAL PAID	1425.62	1072.17	.00	5333.40	7831.19
INTEREST PAID	1208.77	.00	.00	.00	1208.77

5. Costs of administration:

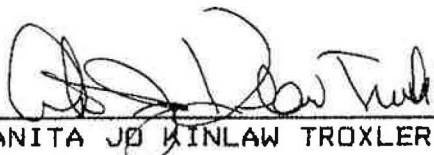
The clerk was paid \$.00 for the filing fee.
 The debtor's attorney was allowed \$ 1,300.00 and was paid \$ 821.09 .
 The Trustee was paid \$ 12.00 for the cost of mailing notices in the case.
 The Trustee was paid \$ 238.48 for expenses and \$ 238.47 for compensation pursuant to 11 USC 1302.
 Refunds to the debtor total \$.00 .

6. Total Receipts Less Distributions:

Total Paid In =	10,350.00
Trustee Compensation =	238.47
Other Professional Fees and Expenses =	1,071.57
Secured Payments =	7,967.79
Priority Payments =	1,072.17
Unsecured Payments =	.00
Other Distributions =	.00
Balance =	.00

Wherefore the trustee requests a final decree be entered which discharges the trustee and his surety from any and all liability on account of the above case, closes the estate, and grants such other relief as may be just and proper.

xc MARK KEITH ROBINSON and YOLANDA DECHELLE HILL-R
 U S BANKRUPTCY ADMIN
 JAMES E PELL ESQ
 220 COMMERCE PLACE
 GREENSBORO NC


 ANITA JO KINLAW TROXLER

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA



RE:
MARK KEITH ROBINSON
YOLANDA DECHELLE HILL-ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC

CASE NO. B-03-10061 C-13G
JUDGE: William L. Stocks

Zip 27406
YOLANDA D HILL

DATE: November 21, 2003

a/k/a
Debtor(s)
SSN(1)###-##-1114 SSN(2)###-##-2781

NOTICE OF FILING OF TRUSTEE'S FINAL REPORT

This Chapter 13 debtor(s) was dismissed by Order entered October 7, 2003 . The Trustee has filed a Final Report showing the following in reference to your claim:

<u>Claim No.</u>	<u>Claim Filed/ Not Filed</u>	<u>Account Number</u>	<u>Amount Allowed</u>	<u>Amount Paid</u>
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A full copy of the Final Report is on file with the Clerk. If you did not receive the amount paid from the Trustee, you may file a written objection to the Trustee's Final Report with the Clerk's Office. If no objection is filed within thirty (30) days from the date of this Notice, the Final Report shall be approved. If an objection is filed, a hearing may be scheduled.

ATTORNEY FOR THE DEBTOR(S):

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC

27401

TRUSTEE:

ANITA JO KINLAW TROXLER
500 WEST FRIENDLY AVENUE
P O BOX 1720
GREENSBORO NC

27402-1720

ADDRESSEE:

WILLIAM L SCHWENN
UNITED STATES BANKRUPTCY CLERK
P O BOX 26100
GREENSBORO NC

27420

Dated: November 21, 2003
FOR THE COURT

WILLIAM L SCHWENN
UNITED STATES BANKRUPTCY CLERK
P O BOX 26100
GREENSBORO NC

27420

MARK KEITH ROBINSON

B-03-10061 C-13G

YOLANDA DECHELLE HILL-ROBINSON

B-03-10061 C-13G

NOTICE OF FILING TRUSTEE'S FINAL REPORT
CERTIFICATE OF SERVICE

I hereby certify that Notice of Filing of Trustee's Final Report was sent by first class mail to the below listed parties at the addresses supplied as follows:

MARK KEITH ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC

27406

YOLANDA DECHELLE HILL-ROBINSON
7 WOODLEA RIDGE CT
GREENSBORO NC

27406

JAMES E PELL ESQ
220 COMMERCE PLACE
GREENSBORO NC

27401

COUNTRYWIDE HOME LOANS
MAIL STOP PTX B209
7105 CORPORATE DRIVE
PLANO TX
75024

CITIFINANCIAL
P O BOX 77819
GREENSBORO NC

27417

INTERNAL REVENUE SERVICE
320 FEDERAL PLACE RM 335
GREENSBORO NC

27401

N C DEPARTMENT OF REVENUE
BANKRUPTCY UNIT
P O BOX 1168
RALEIGH NC
27602-1168

GUILFORD CO TAX DEPT
P O BOX 3328
GREENSBORO NC

27402

HOUSEHOLD AUTOMOTIVE
FINANCE CORP
P O BOX 17906
SAN DIEGO CA
92177

FEDERAL FINANCIAL SERVICES
7595 BROAD ST
RURAL HALL NC

27045

ERICH M RAMSEY ESQ
P O BOX 201347
ARLINGTON TX

76006

CITIFINANCIAL
INVESTMENT RECOVERY
P O BOX 17099
BALTIMORE MD
21297

MARK KEITH ROBINSON

B-03-10061 C-13G

YOLANDA DECHELLE HILL-ROBINSON

B-03-10061 C-13G

NOTICE OF FILING TRUSTEE'S FINAL REPORT
CERTIFICATE OF SERVICE
(CONTINUED)

FIRST NATL BANK MARIN/B-LINE
% WEINSTEIN TREIGER RILEY PS
2101 FOURTH AVE STE 900
SEATTLE WA
98121

MIRANDA R MCKERNAN ESQ
P O BOX 2505
FAYETTEVILLE NC
28302

WILLIAM L SCHWENN
UNITED STATES BANKRUPTCY CLERK
P O BOX 26100
GREENSBORO NC
27420

Date:

11-21-03

Mary Evans
Chapter 13 Office
Greensboro, North Carolina

Form fdcrc13

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina
101 S. Edgeworth Street
Greensboro, NC 27401

Bankruptcy Case No.: 03-10061

In Re:

Mark Keith Robinson xxx-xx-1114
dba Precious Beginnings

Yolanda Dechelle Hill-Robinson xxx-xx-2781
aka Yolanda D. Hill
aka Yolanda D. Robinson
dba Precious Beginnings

7 Woodlea Ridge Court
Greensboro, NC 27406

Debtor(s)

FINAL DECREE

IT APPEARING that the Chapter 13 Standing Trustee has filed the Final Report for the above referenced case; that notice has been given to the Bankruptcy Administrator and parties in interest pursuant to Rule 5009; that the Court has ruled on objections, if any, filed to the Final Report; and that the estate has been fully administered; it is therefore

ORDERED that Anita Jo Kinlaw Troxler , Standing Trustee, shall be, and hereby is, discharged in this case; and it is further

ORDERED that the above-named case be, and hereby is, closed.

Dated: 1/15/04

William L. Stocks
U.S Bankruptcy Judge

Form fdcre13

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina
101 S. Edgeworth Street
Greensboro, NC 27401

Bankruptcy Case No.: 03-10061

In Re:

Mark Keith Robinson xxx-xx-1114
dba Precious Beginnings

Yolanda Dechelle Hill-Robinson xxx-xx-2781
aka Yolanda D. Hill
aka Yolanda D. Robinson
dba Precious Beginnings

7 Woodlea Ridge Court
Greensboro, NC 27406

Debtor(s)

FINAL DECREE

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Dated: 1/15/04

William L. Stocks
U.S Bankruptcy Judge

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0418-2
Case: 03-10061

User: dolan
Form ID: 211

Page 1 of 1
Total Served: 4

Date Rcvd: Jan 15, 2004

The following entities were served by first class mail on Jan 17, 2004.

db Mark Keith Robinson, 7 Woodlea Ridge Court, Greensboro, NC 27406
db Yolanda Dechelle Hill-Robinson, 7 Woodlea Ridge Court, Greensboro, NC 27406
aty James E. Pell, 220 Commerce Place, Greensboro, NC 27401
tr Anita Jo Kinlaw Troxler, 500 W. Friendly Ave., P.O. Box 1720, Greensboro, NC 27402-1720

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2004

Signature: _____

