

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First Middle)

**Spier, Delmar Dwayne**

Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle).

**Spier, Barbara Jean**All Other Names used by the Debtor in the last 6 years  
(include married, maiden, and trade names).All Other Names used by the Joint Debtor in the last 6 years  
(include married, maiden, and trade names)**fka Barbara J. Tupper**

Social Security/Tax Identification No. (if more than one, state all)

Social Security/Tax Identification No. (if more than one, state all)

Street Address of Debtor (No. and Street, City, State and Zip Code)

**5310 Holly View Dr.  
Houston, TX 77091**

Street Address of Joint Debtor (No. and Street, City, State and Zip Code)

**5310 Holly View Dr.  
Houston, TX 77091**

County of Residence or of the Principal Place of Business

**Harris**

County of Residence or of the Principal Place of Business

**Harris**

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 street address above)

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue** (Check any applicable box)

- ☒ 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
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other \_\_\_\_\_

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Section 304 - Case ancillary to foreign proceeding

**Nature of Debts** (Check one box)

- ☒ Consumer/Non-Business ☐ Business

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached
- ☐ 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 3.

**Chapter 11 Small Business** (Check all boxes that apply)

- ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101
- ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Statistical/Administrative Information** (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors

Estimated Number of Creditors

1-15 ☐ 16-49 ☒ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1000-Over ☐

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

**United States Court  
Southern District of Texas  
FILED**

**MAR 20 2002****Michael H. Milby, Clerk**

**Voluntary Petition (page 2)**

(This page must be completed and filed in every case)

Name of Debtor(s)

Delmar Dwayne Spier

Barbara Jean Spier

**Prior Bankruptcy Case(s) Filed Within Last 6 Years** (If more than two, attach additional sheet)

Location Where Filed	Case Number	Date Filed
Location Where Filed	Case Number	Date Filed

**Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor	Case Number	Date Filed
District	Relationship	Judge

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

I declare under penalty of perjury that the information provided in this petition is true and correct

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, under the relief available under each such chapter, and choose to proceed under chapter 7

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

X Delmar Dwayne Spier  
Delmar Dwayne Spier

X Barbara Jean Spier  
Barbara Jean Spier

Telephone Number (If not represented by an attorney)

3-17-2002

Date

**Signature of Attorney**

X Patrick T. Williams  
Patrick T. Williams Bar No. 00789729

Patrick T. Williams, Attorney at Law  
4422 FM 1960 West  
Suite 410  
Houston, TX 77068

Phone No. (281) 587-2823 Fax No. (281) 537-9025

Date

**Signature of Debtor (Corporation/Partnership)**

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

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

X \_\_\_\_\_

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

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

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter

X Patrick T. Williams 3/20/02  
Patrick T. Williams Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition  
☒ No

**Signature of Non-Attorney Petition Preparer**

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

Printed Name of Bankruptcy Petition Preparer

Social Security Number

**Address**

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

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

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156)

SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: Delmar Dwayne Spier  
Barbara Jean Spier  
Debtor(s)

CASE NO

CHAPTER 7

**DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329 AND B.R. 2016(B)**

Amount paid:	\$800.00
Amount to be paid:	\$400.00
Property transferred to attorney:	None
Collateral held by attorney:	None
Source of compensation:	Current wages

I certify that I am the attorney for the above named debtor, and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the Debtor in or in connection with a case under Title 11 of the United States Code, such payment or agreement having been made after one year before the date of filing of the petition, is as indicated above.

I further certify that the Debtor has been informed and has agreed that the compensation paid shall include the following legal services: (a) All conferences with the Debtor; (b) Preparation of Petition and Schedules; (c) Attendance at 341 First Meeting and attendance at reaffirmation and/or confirmation hearings; (d) Preparation of routine motions.

I have not agreed to share this compensation with any person other than members of the firm.

Date March 20, 2002

Patrick T. Williams

**Patrick T. Williams**

Patrick T. Williams, Attorney at Law  
4422 FM 1960 West  
Suite 410  
Houston, TX 77068

SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISIONIN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$119,000.00		
B - Personal Property	Yes	4	\$50,025.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1			\$110,950.00
E - Creditors Holding Unsecured Priority Claims	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$152,036.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,884.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,941.00
Total Number of Sheets of ALL Schedules >		17			
Total Assets >			\$169,025.00		
Total Liabilities >				\$262,986.00	

IN RE: Delmar Dwayne Spier, Debtor  
Barbara Jean Spier, Joint Debtor

CASE NO

CHAPTER 7

**SCHEDULE A (REAL PROPERTY)**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
house: 5310 Holly View Dr. Houston, TX 77091 legal description: LT 47 BLK 3, Antoine Forest Estates & R/P, a subdivision in Harris County, Texas	fee simple	C	\$119,000.00	\$95,500.00
			\$119,000.00	\$95,500.00

IN RE: Delmar Dwayne Spier  
Barbara Jean Spier

CASE NO

CHAPTER 7

**SCHEDULE B (PERSONAL PROPERTY)**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash	C	\$30.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		checking acct. no. 133015599 Sterling Bank Houston, TX Names on acct: Del Spier Barbara J. Spier	C	\$200.00
		savings acct. no. 138009694 Sterling Bank P.O. Box 40333 Houston, TX 77240 Names on acct: Del Spier and Barbara Spier	C	\$1,300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		sofas(2)\$1000; coffee tables(2)\$600;bookcases(3)\$150; books\$200;tv's(2)Hitachi/Sanyo\$1000;vcr's(2)\$100; DVD\$90;tv stand\$100; gun case\$200; lamps\$300; computer\$400; area rugs\$200;refrig.\$900;microwave & oven\$800; pots/pans/dishes\$650; dining table, chairs, china cabinet \$1600; washer&dryer-Whirlpool \$500; dinette set \$400; bedroom suites (2) \$3000; desk \$100; chair\$250; towels/linens\$100; misc. bathroom \$100; hand tools \$150; power tools \$150	C	\$13,040.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections, or collectibles.	X			
6. Wearing apparel.		clothes - husband: suits (4) \$200; shirts (20) \$100; pants (10) \$100; shoes (3 pr. \$30); coats (4) \$100; misc. \$50	H	\$580.00
		clothes - wife: suits (7) \$150; shirts (10) \$100; pants (7) \$70;	W	\$540.00
Total >				\$15,690.00

IN RE: Delmar Dwayne Spier  
Barbara Jean Spier

CASE NO

CHAPTER 7

**SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 1

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
7. Furs and jewelry.		shoes (6pr.) \$60; coats (3) \$60; misc. \$100		
		jewelry - husband: gold wedding band \$150; watches (2) Timex \$150; gold chain with gold cross \$100; gold bracelet \$100	H	\$500.00
		jewelry - wife: ring - diamond marquis wedding set \$1500; rings (3) misc. \$500; watches (2) Timex \$60; necklaces (8) \$175; bracelets - misc. costume \$100;	W	\$2,335.00
8. Firearms and sports, photographic, and other hobby equipment.		firearms: shotgun - 12 ga. Savage \$175 rife - .243 cal. Ruger \$250	C	\$425.00
		exercise eq. - treadmill \$350; fishing rods and reels \$125;	C	\$475.00
9. Interests in insurance policies. Name Insurance company of each policy and itemize surrender and refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Debtors are sole shareholders of: Agency for Investigation and Protective Services, Inc. Corporation has no marketable value. Corporation's Debts exceed its liabilities. Corporation is a service corporation, in which debtors provide all of	C	\$6,500.00
Total >				\$25,925.00

IN RE: Delmar Dwayne Spier  
Barbara Jean Spier

CASE NO

CHAPTER 7

**SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 2

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		the services.		
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Total >				\$25,925.00



IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 3

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford Crown Victoria with 33,000 miles	C	\$11,500.00
		1999 Ford F-150 truck with 34,000 miles	C	\$12,500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		pet dogs (2): 13 yr old beagle; 1 1/2 yr old Maltese	C	\$100.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$50,025.00

SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISIONIN RE: Delmar Dwayne Spier  
Barbara Jean Spier

CASE NO

CHAPTER 7

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

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

- ☒ 11 U.S.C. Sec. 522(b)(1) Exemptions provided in 11 U.S.C. Sec. 522(d) Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
house: 5310 Holly View Dr. Houston, TX 77091 legal description: LT 47 BLK 3, Antoine Forest Estates & R/P, a subdivision in Harris County, Texas	11 U.S.C. Sec. 522(d)(1)	\$23,500.00	\$119,000.00
cash	11 U.S.C. Sec. 522(d)(5)	\$30.00	\$30.00
checking acct. no. 133015599 Sterling Bank Houston, TX Names on acct: Del Spier Barbara J. Spier	11 U.S.C. Sec. 522(d)(5)	\$200.00	\$200.00
savings acct. no. 138009694 Sterling Bank P.O. Box 40333 Houston, TX 77240 Names on acct: Del Spier and Barbara Spier	11 U.S.C. Sec. 522(d)(5)	\$1,300.00	\$1,300.00
sofas(2)\$1000; coffee tables(2)\$600;bookcases(3)\$150; books\$200;tv's(2)Hitachi/Sanyo\$1000;vcr's(2) \$100; DVD\$90;tv stand\$100; gun case\$200; lamps\$300; computer\$400; area rugs\$200;refrig.\$900;microwave & oven\$800; pots/pans/dishes\$650; dining table, chairs, china cabinet \$1600; washer&dryer-Whirlpool \$500; dinette set \$400; bedroom suites (2) \$3000; desk \$100; chair\$250;	11 U.S.C. Sec. 522(d)(3)	\$13,040.00	\$13,040.00
		<b>\$38,070.00</b>	<b>\$133,570.00</b>

SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Continuation Sheet No. 1

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
towels/linens \$100; misc. bathroom \$100; hand tools \$150; power tools \$150			
clothes - husband: suits (4) \$200; shirts (20) \$100; pants (10) \$100; shoes (3 pr. \$30); coats (4) \$100; misc. \$50	11 U.S.C. Sec. 522(d)(3)	\$580.00	\$580.00
clothes - wife: suits (7) \$150; shirts (10) \$100; pants (7) \$70; shoes (6pr.) \$60; coats (3) \$60; misc. \$100	11 U.S.C. Sec. 522(d)(3)	\$540.00	\$540.00
jewelry - husband: gold wedding band \$150; watches (2) Timex \$150; gold chain with gold cross \$100; gold bracelet \$100	11 U.S.C. Sec. 522(d)(4)	\$500.00	\$500.00
jewelry - wife: ring - diamond marquis wedding set \$1500; rings (3) misc. \$500; watches (2) Timex \$60; necklaces (8) \$175; bracelets - misc. costume \$100;	11 U.S.C. Sec. 522(d)(4) 11 U.S.C. Sec. 522(d)(5)	\$1,800.00 \$535.00	\$2,335.00
firearms: shotgun - 12 ga. Savage \$175 rifle - .243 cal. Ruger \$250	11 U.S.C. Sec. 522(d)(5)	\$425.00	\$425.00
exercise eq. - treadmill \$350; fishing rods and reels \$125;	11 U.S.C. Sec. 522(d)(5)	\$475.00	\$475.00
Debtors are sole shareholders of: Agency for Investigation and Protective Services, Inc. Corporation has no marketable value. Corporation's Debts exceed its liabilities. Corporation is a service corporation, in which debtors provide all of the services.	11 U.S.C. Sec. 522(d)(5)	\$6,500.00	\$6,500.00
1999 Ford Crown Victoria with 33,000 miles	11 U.S.C. Sec. 522(d)(2)	\$2,200.00	\$11,500.00
		<b>\$51,625.00</b>	<b>\$156,425.00</b>

**SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

**IN RE: Delmar Dwayne Spier  
Barbara Jean Spier**

CASE NO

## CHAPTER 7

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Continuation Sheet No. 2

[illegible]

Debtor

CASE NO.

(If Known)

Barbara Jean Spier

Joint Debtor

CHAPTER 7

**SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 1929171605  Chase Manhattan Mortgage Co. 3415 Vision Dr. Columbus, OH 43219-6009	J	DATE INCURRED 1982 NATURE OF LIEN fee simple COLLATERAL house: 5310 Holly View Dr. Houston, TX 77091 REMARKS  COLLATERAL VALUE \$119,000.00				\$95,500.00	
ACCT #: DEA291FWC8  Ford Credit P.O. Box 640001 DE Dallas, TX 75364-0001	J	DATE INCURRED 1999 NATURE OF LIEN Purchase Money COLLATERAL 1999 Ford Crown Victoria with 33,000 miles REMARKS  COLLATERAL VALUE \$11,500.00				\$9,300.00	
ACCT #: DEA291FWC9  Ford Credit P.O. Box 640001 DE Dallas, TX 75364-0001	J	DATE INCURRED 1999 NATURE OF LIEN Purchase Money COLLATERAL 1999 Ford F-150 truck with 34,000 miles REMARKS  COLLATERAL VALUE \$12,500.00				\$6,150.00	
ACCT #.		DATE INCURRED NATURE OF LIEN  COLLATERAL  REMARKS  COLLATERAL VALUE					
ACCT #.		DATE INCURRED NATURE OF LIEN  COLLATERAL  REMARKS  COLLATERAL VALUE					
Total for this Page (Subtotal) >						\$110,950.00	\$0.00
Running Total >						\$110,950.00	\$0.00

No continuation sheets attached

SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISIONIN RE: Delmar Dwayne Spier  
Barbara Jean Spier

CASE NO

CHAPTER 7

**SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case**

*Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).*

☐ **Wages, salaries, and commissions**

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

☐ **Contributions to employee benefit plans**

*Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).*

☐ **Certain farmers and fishermen**

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

☐ **Deposits by individuals**

*Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

*Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).*

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

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

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

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

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

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

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

No continuation sheets attached

Debtor

(If Known)

Barbara Jean Spier

Joint Debtor

CHAPTER 7

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBCTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3727 683603 71001 American Express P.O. Box 7871 Fort Lauderdale, FL 33329	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$18,600.00
ACCT #: 611997 46066101 Bank One of Kentucky c/o CRDT Clearha 305 W. Market St. Louisville, KY 40202	X J	DATE INCURRED CONSIDERATION bank service charges REMARKS				\$231.00
ACCT #: 4388 6414 1501 1605 Capital One Bank 11013 W. Broad St. Glen Allen, VA 23060	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$735.00
ACCT #: 4305 8703 5934 9107 Chase 4915 Independence PA Tampa, FL 33634	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$10,365.00
ACCT #: 4227 0973 5691 9923 Cross Country Bank 800 Delaware Ave. Wilmington, DE 19801	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$2,340.00
ACCT #: 5458 0045 0240 8170 Direct Merchants Bank 17600 N. Perimeter Dr. Scottsdale, AZ 85255	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$2,450.00
ACCT #: 6011 0081 7350 0981 Discover P.O. Box 15316 Wilmington, DE 19850	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$5,100.00
Total for this Page (Subtotal) >						\$39,821.00
Running Total >						\$39,821.00

3 continuation sheets attached

Debtor

(If Known)

Barbara Jean Spier

Joint Debtor

CHAPTER 7

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #. 6011 0087 4062 5303 <b>Discover</b> P.O. Box 15316 Wilmington, DE 19850	J	DATE INCURRED CONSIDERATION <b>Credit Card</b> REMARKS				\$3,820.00
ACCT #. 5-818-97225 / 000237875 <b>Federal Express</b> P.O. Box 1140 Memphis, TN 38101-1140	J	DATE INCURRED CONSIDERATION <b>shipping</b> REMARKS				\$1,478.00
ACCT #: 77-2145-7414225 <b>GE Capital/Sam's</b> 2323 N. Central Exp. Richardson, TX 75080	J	DATE INCURRED CONSIDERATION <b>Credit Card</b> REMARKS				\$445.00
ACCT #: <b>Integra Bank</b> 209 E. Main St. Carmi, IL 62821	X J	DATE INCURRED CONSIDERATION <b>equip.</b> REMARKS				\$50,000.00
ACCT #: CP3P1427540 <b>MBGA</b> P.O. Box 29116 Shawnee Mission, KS 66201	H	DATE INCURRED CONSIDERATION <b>Credit Card</b> REMARKS				\$435.00
ACCT #: 4264 2905 8305 2568 <b>MBNA America</b> 400 Christiana Road Newark, DE 19713	J	DATE INCURRED CONSIDERATION <b>Credit Card</b> REMARKS				\$11,330.00
ACCT #: 037926-000 / 141115-130512 <b>Memorial Urology Assoc.</b> 507 N. Sam Houston Pkwy E. #110 Houston, TX 77060	J	DATE INCURRED CONSIDERATION <b>medical svcs</b> REMARKS				\$537.00
Total for this Page (Subtotal) >						\$68,045.00
Running Total >						\$107,866.00



Debtor

(If Known)

Barbara Jean Spier

Joint Debtor

CHAPTER 7

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4097850 Monarch Dental Associates 5215 West 34th Houston, TX 77092	J	DATE INCURRED CONSIDERATION Aug 2001 dental svcs REMARKS			X	\$265.00
ACCT # 4465 6803 0112 6305 Providian Financial P.O. Box 9023 Pleasanton, CA 94566	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$7,850.00
ACCT #: 06 58992 95847 5 Sears National Bank 86 Annex Atlanta, GA 30386-0001	J	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$3,650.00
ACCT # 62100076 Sterling Bank P.O. Box 924009 Houston, TX 77292-4009	X J	DATE INCURRED CONSIDERATION 08/21/2001 loan to corp. w/ guaranty by debtors REMARKS				\$30,000.00
ACCT #: 77 907 03123 14001 Texaco Credit Card Center P.O. Box 15687 Wilmington, DE 19850	J	DATE INCURRED CONSIDERATION gasoline REMARKS				\$1,615.00
ACCT #: 6032 2075 2113 4239 Walmart P.O. Box 530938 Atlanta, GA 30353-0938	H	DATE INCURRED CONSIDERATION Credit Card REMARKS				\$790.00
ACCT #:		DATE INCURRED CONSIDERATION  REMARKS				
Total for this Page (Subtotal) >						\$44,170.00
Running Total >						\$152,036.00

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)**

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,  
OF OTHER PARTIES TO LEASE OR CONTRACT

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S  
INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL  
PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT  
CONTRACT.

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**SCHEDULE H (CODEBTORS)**

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Agency for Investigation and Protective Services, Inc.</b> 7010 Northwest 100, Ste. 104 Houston, TX 77092	<b>Sterling Bank</b> P.O. Box 924009 Houston, TX 77292-4009
<b>Bill Edward McKay, Jr.</b> 220 Fall Creek Rd. Kerrville, TX 78028	<b>Bank One of Kentucky</b> c/o CRDT Clearha 305 W. Market St. Louisville, KY 40202
<b>Bill Edward McKay, Jr.</b> 220 Fall Creek Rd. Kerrville, TX 78028	<b>Integra Bank</b> 209 E. Main St. Carmi, IL 62821

**SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

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

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
<b>Married</b>						
<b>Employment</b>	<b>Debtor</b>			<b>Spouse</b>		
Occupation	Security Consultant			Administrative		
Name of Employer	A.I.P.S.			A.I.P.S.		
How Long Employed	14 years			10 years		
Address of Employer	7010 Northwest Fwy., Suite 100 Houston, TX 77092			7010 Northwest Fwy., Suite 100 Houston, TX 77092		

**Income: (Estimate of average monthly income)**

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

Estimated monthly overtime

**DEBTOR****SPOUSE**

\$0.00

\$0.00

\$0.00

\$0.00

**SUBTOTAL****\$0.00****\$0.00****LESS PAYROLL DEDUCTIONS**

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

\$0.00

\$0.00

B. Social Security Tax

\$0.00

\$0.00

C. Insurance

\$0.00

\$0.00

D. Union dues

\$0.00

\$0.00

E. Retirement

\$0.00

\$0.00

F. Other (specify) \_\_\_\_\_

\$0.00

\$0.00

G. Other (specify) \_\_\_\_\_

\$0.00

\$0.00

**SUBTOTAL OF PAYROLL DEDUCTIONS****\$0.00****\$0.00****TOTAL NET MONTHLY TAKE HOME PAY****\$0.00****\$0.00**

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

\$0.00

\$0.00

Income from real property

\$0.00

\$0.00

Interest and dividends

\$0.00

\$0.00

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

\$0.00

\$0.00

Social Security or other government assistance (specify)

\$0.00

\$0.00

Pension or retirement income

\$384.00

\$0.00

Other monthly income (specify below)

1. flow through income from S Corp / flow through income from S Corp

\$1,250.00

\$1,250.00

2. \_\_\_\_\_

\$0.00

\$0.00

3. \_\_\_\_\_

\$0.00

\$0.00

**TOTAL MONTHLY INCOME****\$1,634.00****\$1,250.00****TOTAL COMBINED MONTHLY INCOME \$2,884.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

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

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

Rent or home mortgage payment (include lot rental for mobile home)	\$1,085.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Utilities:</b> Electricity and heating fuel	\$250.00
Water and sewer	\$50.00
Telephone	\$75.00
Other: cable tv	\$50.00
Home maintenance (repairs and upkeep)	\$50.00
Food	\$300.00
Clothing	\$150.00
Laundry and dry cleaning	\$50.00
Medical and dental expenses (not covered by insurance)	\$60.00
Transportation (not including car payments)	\$120.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
Charitable contributions	\$50.00
<b>Insurance</b> (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$125.00
Life	
Health	\$584.00
Auto	\$103.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
<b>Installment payments:</b> (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	\$327.00
Other: car pmt.	\$462.00
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	<b>\$3,941.00</b>
<b>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</b> Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	
B. Total projected monthly expenses (including separate spouse budget if applicable)	
C. Excess income (A minus B)	
D. Total amount to be paid into plan each	(interval)

IN RE: Delmar Dwayne Spier  
Barbara Jean Spier

CASE NO

CHAPTER 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

18

Date 3/18/2002

Signature

Delmar Dwayne SpierDate 3/18/2002

Signature

Barbara Jean Spier

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

IN RE: Delmar Dwayne Spier  
Barbara Jean Spier

CASE NO

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**

None



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

AMOUNT	SOURCE (if more than one)
\$-0-/\$3,000(est)	2002(YTD) wages/S Corp. - husband
\$-0-/\$15,000(est)	2001 wages/S Corp. - husband
\$4,653/\$10,034/ \$10,210	2000 wages/consulting/ S Corp.
\$-0-/\$3,000 (est)	2002(YTD) wages/S Corp. - wife
\$-0-/\$15,000 (est)	2001 wages/S Corp. - wife
\$ 25,950/\$9,800	2000 wages/S Corp. - wife

**2. Income other than from employment or operation of business**

None



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

**3. Payments to creditors**

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Manhattan Mortgage Co. 3415 Vision Dr. Columbus, OH 43219-6009	Jan, Feb, Mar 2002	\$ 3,255	\$95,500.00
Ford Credit P.O. Box 640001 DE Dallas, TX 75364-0001	Jan, Feb, Mar 2002	\$ 1,398	\$9,300.00
Ford Credit P.O. Box 640001 DE Dallas, TX 75364-0001	Jan, Feb, Mar 2002	\$ 981	\$6,150.00

None



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

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 1***4. Suits and administrative proceedings, executions, garnishments and attachments**

None



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

**CAPTION OF SUIT AND  
CASE NUMBER**

**Carl R. Oliver, Receiver vs.  
Delmar D. (Del) Spier,  
individually and as agent for  
9086, Inc.**

**Cause No. 02-91-B**

**NATURE OF PROCEEDING**

**Plaintiff seeks to clear  
title to property in  
Kerr County, TX  
which belongs to a  
corporation named  
9086, Inc., which may  
be titled in the name of  
Delmar Spier, Agent.**

**COURT OR AGENCY  
AND LOCATION**

**In the District Court  
198th Judicial District  
Kerr County, Texas**

**STATUS OR  
DISPOSITION**

**pending**

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 2

**7. Gifts**

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
damage to house, furniture, clothes, appliances, household goods.	flood. Received flood insurance proceeds of \$35,000.	June 2001

**9. Payments related to debt counseling or bankruptcy**

None



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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Patrick T. Williams, Attorney at Law 4422 FM 1960 West Suite 410 Houston, TX 77068	03/04/2002	\$800.00

**10. Other transfers**

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Agency for Investigation and Protective Svcs, Inc. 7010 Northwest 100, Ste 104 Houston, TX 77092	various	cash transferred to corp. of approx. \$20,000 in past 1 year to help the corporation meet its expenses.
Debtors' solely owned corporation		

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 3***11. Closed financial accounts**

None



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

**12. Safe deposit boxes**

None



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

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 4***17. Environmental Information**

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

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

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

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

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

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

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

**18. Nature, location and name of business**

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

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

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

NAME, ADDRESS, AND TAXPAYER I.D. NUMBER      NATURE OF BUSINESS

Agency for Investigation & Protective Svcs, Inc. security/investigating  
7010 Northwest 100, Suite 104  
Houston, TX 77092

BEGINNING AND ENDING  
DATES

Oct. 1987 - present

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5*

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**

CASE NO

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

**DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS**

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

Date 3/18/2002Signature  
of DebtorDelmar Dwayne Spier  
*Delmar Dwayne Spier*Date 3/18/2002Signature  
of Joint Debtor  
(if any)Barbara Jean Spier  
*Barbara Jean Spier*

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

IN RE: **Delmar Dwayne Spier**  
**Barbara Jean Spier**  
 Debtor(s)

CASE NO

CHAPTER 7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- 1 I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.  
 2 I intend to do the following with respect to the property of the estate which secures those consumer debts:

**a. Property to Be Surrendered.**

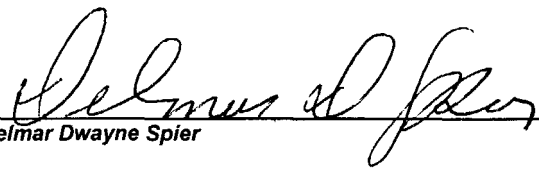
DESCRIPTION OF PROPERTY	CREDITOR'S NAME
-------------------------	-----------------

None

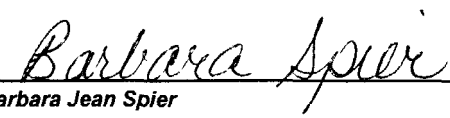
**b. Property to Be Retained.** (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
house: 5310 Holly View Dr. Houston, TX 77091	Chase Manhattan Mortgage Co. 3415 Vision Dr. Columbus, OH 43219-6009 1929171605	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1999 Ford Crown Victoria with 33,000 miles	Ford Credit P.O. Box 640001 DE Dallas, TX 75364-0001 DEA291FWC8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1999 Ford F-150 truck with 34,000 miles	Ford Credit P.O. Box 640001 DE Dallas, TX 75364-0001 DEA291FWC9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Date 3/18/2002

Signature   
 Delmar Dwayne Spier

Date 3/18/2002

Signature   
 Barbara Jean Spier