

**United States Bankruptcy Court
Middle District of Alabama**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bedwell, Charles	Name of Joint Debtor (Spouse) (Last, First, Middle): Bedwell, Linda
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FDBA Bedwell Grocery, LLC; AKA Mary L. Bedwell
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5387	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9116
Street Address of Debtor (No. and Street, City, and State): 843 Hodgesville Road Dothan, AL ZIP Code 36301	Street Address of Joint Debtor (No. and Street, City, and State): 843 Hodgesville Road Dothan, AL ZIP Code 36301
County of Residence or of the Principal Place of Business: Houston	County of Residence or of the Principal Place of Business: Houston
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<p>Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p>Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p>Nature of Debts (Check one box)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <p><input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p>Statistical/Administrative Information *** CAMERON A. METCALF ASB-9874-E48C ***</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p>THIS SPACE IS FOR COURT USE ONLY</p>										
<p>Estimated Number of Creditors</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
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<p>Estimated Assets</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
<p>Estimated Liabilities</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Bedwell, Charles Bedwell, Linda</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner 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. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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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.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - 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.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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

Name of Debtor(s):
Bedwell, Charles
Bedwell, Linda

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, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X /s/ Charles Bedwell
Signature of Debtor Charles Bedwell

X /s/ Linda Bedwell
Signature of Joint Debtor Linda Bedwell

Telephone Number (If not represented by attorney)

January 18, 2008
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ CAMERON A. METCALF
Signature of Attorney for Debtor(s)

CAMERON A. METCALF ASB-9874-E48C
Printed Name of Attorney for Debtor(s)

ESPY, METCALF & ESPY, P.C.
Firm Name

326 NORTH OATES STREET
POST OFFICE DRAWER 6504
DOTHAN, AL 36302-6504

Address

334-793-6288 Fax: 334-712-1617
Telephone Number

January 18, 2008
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

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

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.

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 _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

United States Bankruptcy Court
Middle District of Alabama

In re Charles Bedwell
Linda Bedwell

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

United States Bankruptcy Court
Middle District of Alabama

In re Charles Bedwell
Linda Bedwell

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

**United States Bankruptcy Court
Middle District of Alabama**

In re Charles Bedwell
Linda Bedwell

Debtor(s)

Case No. _____
Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AMERICAN GENERAL FINANCE 2969 ROSS CLARK CIRCLE STE 2 P. O. BOX 5677 DOTHAN, AL 36302-5677	AMERICAN GENERAL FINANCE 2969 ROSS CLARK CIRCLE STE 2 P. O. BOX 5677 DOTHAN, AL 36302-5677	MOBILE HOME PARK (APPROX 13.9 ACRES) LOCATED AT 149 - 199 BEDWELL LANE, DOTHAN, AL TO INCLUDE A 1998 MOBILE HOME & 1999 MOBILE HOME (TAX APPRAISAL)		122,891.78 (101,400.00 secured)
DAVIS OIL COMPANY P.O. BOX 9007 DOTHAN, AL 36304	DAVIS OIL COMPANY P.O. BOX 9007 DOTHAN, AL 36304	POSSIBLE PERSONAL LIABILITY ON DEBT OF BEDWELL GROCERY, LLC DBA KOUNTRY KORNER	Contingent	20,477.87
HOUSEHOLD FINANCE CORPORATION 3201 MONTGOMERY HWY DOTHAN, AL 36303	HOUSEHOLD FINANCE CORPORATION 3201 MONTGOMERY HWY DOTHAN, AL 36303	LOAN		20,413.97
WASHINGTON MUTUAL HOME LOANS P.O. BOX 3139 MILWAUKEE, WI 53201	WASHINGTON MUTUAL HOME LOANS P.O. BOX 3139 MILWAUKEE, WI 53201	RESIDENCE @ 843 HODGESVILLE ROAD, DOTHAN, AL (TAX APPRAISAL)		97,774.42 (95,700.00 secured) (9,672.83 senior lien)
FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302	FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302	2000 WINNEBAGO		50,192.06 (40,000.00 secured)

In re Charles Bedwell
Linda Bedwell

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
FIRST EQUITY CARD P O BOX 84075 COLUMBUS, GA 31901-4075	FIRST EQUITY CARD P O BOX 84075 COLUMBUS, GA 31901-4075	POSSIBLE PERSONAL LIABILITY ON DEBT OF BEDWELL GROCERY, LLC DBA KOUNTRY KORNER	Contingent	9,633.68
FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302	FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302	2002 CHEVROLET SILVERADO EXTENDED CAB OVER 100K MILES		15,902.06 (7,385.00 secured)
CITICARDS P.O. BOX 142319 IRVING, TX 75014-2319	CITICARDS P.O. BOX 142319 IRVING, TX 75014-2319	CREDIT CARD		7,932.61
FORMAC STABLES 1001 LETT HOUSER ROAD UNION CITY, TN 38261	FORMAC STABLES 1001 LETT HOUSER ROAD UNION CITY, TN 38261	ON ACCOUNT		7,287.00
WELLS FARGO FINANCIAL BANK P.O. BOX 98751 LAS VEGAS, NV 89193-8751	WELLS FARGO FINANCIAL BANK P.O. BOX 98751 LAS VEGAS, NV 89193-8751	CREDIT CARD		6,750.69
DISCOVER CARD SERVICES ATTN BANKRUPTCY DEPT P O BOX 8003 HILLIARD, OH 43026	DISCOVER CARD SERVICES ATTN BANKRUPTCY DEPT P O BOX 8003 HILLIARD, OH 43026	CREDIT CARD		6,010.37
J.C. PENNEY BANKRUPTCY DEPT. P. O. BOX 533 DALLAS, TX 75221	J.C. PENNEY BANKRUPTCY DEPT. P. O. BOX 533 DALLAS, TX 75221	CREDIT CARD		5,975.75
ALABAMA DEPT OF REVENUE LEGAL DIVISION P. O. BOX 320001 MONTGOMERY, AL 36132- 0001	ALABAMA DEPT OF REVENUE LEGAL DIVISION P. O. BOX 320001 MONTGOMERY, AL 36132-0001	POSSIBLE PERSONAL LIABILITY ON DEBT OF BEDWELL GROCERY, LLC DBA KOUNTRY KORNER	Contingent Disputed	5,500.00
WELLS FARGO FINANCIAL BANK P.O. BOX 98751 LAS VEGAS, NV 89193-8751	WELLS FARGO FINANCIAL BANK P.O. BOX 98751 LAS VEGAS, NV 89193-8751	CREDIT CARD		5,262.46
CASH CALL P.O. BOX 66007 ANAHEIM, CA 92816	CASH CALL P.O. BOX 66007 ANAHEIM, CA 92816	LOAN		5,000.00
FIRST FRANKLIN FINANCIAL 2940 ROSS CLARK CIRCLE DOTHAN, AL 36301	FIRST FRANKLIN FINANCIAL 2940 ROSS CLARK CIRCLE DOTHAN, AL 36301	6X14 DUAL AXLE TRAILER		5,899.38 (1,000.00 secured)

In re Charles Bedwell
Linda Bedwell

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
FIRST FRANKLIN FINANCIAL 2940 ROSS CLARK CIRCLE DOTHAN, AL 36301	FIRST FRANKLIN FINANCIAL 2940 ROSS CLARK CIRCLE DOTHAN, AL 36301	LOAN		4,804.05
RAY BALDWIN STABLES 66 BECKY ROAD DOTHAN, AL 36301	RAY BALDWIN STABLES 66 BECKY ROAD DOTHAN, AL 36301	ON ACCOUNT		4,687.00
KEITH HOWELL K-STONE FOODS P.O. BOX 220 GENEVA, AL 36340	KEITH HOWELL K-STONE FOODS P.O. BOX 220 GENEVA, AL 36340	POSSIBLE PERSONAL LIABILITY ON DEBT OF BEDWELL GROCERY, LLC DBA KOUNTRY KORNER	Contingent Unliquidated	4,000.00
WASHINGTON MUTUAL/PROVIDIAN BANKRUPTCY DEPT P O BOX 10467 GREENVILLE, SC 29603	WASHINGTON MUTUAL/PROVIDIAN BANKRUPTCY DEPT P O BOX 10467 GREENVILLE, SC 29603	CREDIT CARD		3,979.80

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the _____ of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date January 18, 2008

Signature /s/ Charles Bedwell
Charles Bedwell
Debtor

Date January 18, 2008

Signature /s/ Linda Bedwell
Linda Bedwell
Joint Debtor

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

CAMERON A. METCALF ASB-9874-E48C	X	/s/ CAMERON A. METCALF		January 18, 2008
Printed Name of Attorney		Signature of Attorney		Date
Address:				
326 NORTH OATES STREET				
POST OFFICE DRAWER 6504				
DOTHAN, AL 36302-6504				
334-793-6288				

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Charles Bedwell Linda Bedwell	X	/s/ Charles Bedwell		January 18, 2008
Printed Name of Debtor		Signature of Debtor		Date
Case No. (if known)		X /s/ Linda Bedwell		January 18, 2008
		Signature of Joint Debtor (if any)		Date

**United States Bankruptcy Court
Middle District of Alabama**

In re Charles Bedwell
Linda Bedwell _____ Debtor(s) Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: January 18, 2008 _____ /s/ Charles Bedwell _____
Charles Bedwell
Signature of Debtor

Date: January 18, 2008 _____ /s/ Linda Bedwell _____
Linda Bedwell
Signature of Debtor

CHARLES BEDWELL
843 HODGESVILLE ROAD
DOTHAN AL 36301

LINDA BEDWELL
843 HODGESVILLE ROAD
DOTHAN AL 36301

ADT CUSTOMER SERVICE
14200 EAST EXPOSITION AVENUE
AURORA CO 80012-2512

ALABAMA DEPT OF REVENUE
LEGAL DIVISION
P. O. BOX 320001
MONTGOMERY AL 36132-0001

AMERICAN GENERAL FINANCE
2969 ROSS CLARK CIRCLE STE 2
P. O. BOX 5677
DOTHAN AL 36302-5677

ARON BENEFIELD
134 PONDEROSA
EUFAULA AL 36027

BP CARDMEMBER SERVICES
P.O. BOX 15298
WILMINGTON DE 19850-5298

CAPITAL ONE BANK
INQUIRIES
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CASH CALL
P.O. BOX 66007
ANAHEIM CA 92816

CHASE BANK USA NA
BANKRUPTCY DEPARTMENT
P O BOX 15919
WILMINGTON DE 19850

CHRISTY MCLENDON
177 BEDWELL LANE
DOTHAN AL 36301

CITICARDS
P.O. BOX 142319
IRVING TX 75014-2319

CITIFINANCIAL CORPORATION LLC
ATTN: BANKRUPTCY DEPT.
P.O. BOX 140489
IRVING TX 75014-0489

DAVIS OIL COMPANY
P.O. BOX 9007
DOTHAN AL 36304

DISCOVER CARD SERVICES
ATTN BANKRUPTCY DEPT
P O BOX 8003
HILLIARD OH 43026

DONNA FONDRON
149 BEDWELL LANE
DOTHAN AL 36301

DUANE GODWIN
P.O. BOX 10386
DOTHAN AL 36304

FIRST EQUITY CARD
P O BOX 84075
COLUMBUS GA 31901-4075

FIRST FRANKLIN FINANCIAL
2940 ROSS CLARK CIRCLE
DOTHAN AL 36301

FIRST NATIONAL BANK OF OMAHA
1620 DODGE STREET
OMAHA NE 68197

FIVE STAR CREDIT UNION
P O BOX 2028
DOTHAN AL 36302

FORMAC STABLES
1001 LETT HOUSER ROAD
UNION CITY TN 38261

GEORGE HENDERSON
108 PONDEROSA
EUFAULA AL 36027

HOUSEHOLD FINANCE CORPORATION
3201 MONTGOMERY HWY
DOTHAN AL 36303

HOUSTON COUNTY FARMERS EXCHANGE
1599 ROSS CLARK CIRCLE
DOTHAN AL 36301

HSBC CARD SERVICES
P O BOX 81622
SALINAS CA 93912-1622

J.C. PENNEY
BANKRUPTCY DEPT.
P. O. BOX 533
DALLAS TX 75221

JONES APPRAISAL
1424 SOUTH EUFAULA AVENUE
EUFAULA AL 36027

KEITH HOWELL
K-STONE FOODS
P.O. BOX 220
GENEVA AL 36340

LORETTA ARROYO
102 PONDEROSA
EUFAULA AL 36027

LOWES
P.O. BOX 103079
ROSWELL GA 30076

MICHAEL WARREN
130 PONDEROSA
EUFAULA AL 36027

MTM DISTRIBUTING INC.
DBA ESQUIRE MARKETING
4003 NORTH HWY 231
PANAMA CITY FL 32404

PROVIDIAN
C/O WASHINGTON MUTUAL CARD SERVICES
P.O. BOX 660487
DALLAS TX 75266-0487

RAY BALDWIN STABLES
66 BECKY ROAD
DOTHAN AL 36301

ROBBIN RIGGLE
110 PONDEROSA
EUFAULA AL 36027

SAM'S CLUB
ATTN: BANKRUPTCY DEPT
P.O. BOX 103104
ROSWELL GA 30076

SANDERS CHIROPRACTIC CLINIC, PA
1001 TATE DRIVE
DOTHAN AL 36301

SEARS
P.O. BOX 6924
THE LAKES NV 88901-6924

SHELL CARD CENTER
P.O. BOX 689151
DES MOINES IA 50368-9151

SLOCOMB NATIONAL BANK
P. O. BOX 640
SLOCOMB AL 36375

W.S. BADCOCK
LEGAL DEPARTMENT
P.O. BOX 232
MULBERRY FL 33860-9989

WALMART
P.O. BOX 530927
ATLANTA GA 30353-0927

WASHINGTON MUTUAL HOME LOANS
P.O. BOX 3139
MILWAUKEE WI 53201

WASHINGTON MUTUAL/PROVIDIAN
BANKRUPTCY DEPT
P O BOX 10467
GREENVILLE SC 29603

WELLS FARGO FINANCIAL BANK
P.O. BOX 98751
LAS VEGAS NV 89193-8751

WIREFRASS ELECTRIC
1066 ASHFORD RD.
ASHFORD AL 36312

CHARLES N. PARNELL III ESQ
PARNELL & CRUM
P O BOX 2189
MONTGOMERY AL 36102

I.C. SYSTEM, INC.
444 HIGHWAY 96 E.
P O BOX 64887
SAINT PAUL MN 55164-0887

MERCHANT SERVICES, INC.
890 MOUNTAIN AVENUE
NEW PROVIDENCE NJ 07974

NCO FINANCIAL
P O BOX 61247
DEPT 64
VIRGINIA BEACH VA 23466

NCO FINANCIAL SYSTEMS
507 PRUDENTIAL ROAD
HORSHAM PA 19044