

United States Bankruptcy Court
Middle District of Alabama

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Andrews, Tommy Ralph
Name of Joint Debtor (Spouse) (Last, First, Middle): Andrews, Barbara Clark
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):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
xxx-xx-7511 63-1262773 63-0990926 20-0358913
xxx-xx-1541
Street Address of Debtor (No. and Street, City, and State):
1603 E. Hwy 134
Pinckard, AL
ZIP Code: 36371
Street Address of Joint Debtor (No. and Street, City, and State):
1603 E. Hwy 134
Pinckard, AL
ZIP Code: 36371
County of Residence or of the Principal Place of Business: DALE
Mailing Address of Debtor (if different from street address):
PO Box 104
Pinckard, AL
ZIP Code: 36371-0104
Mailing Address of Joint Debtor (if different from street address):
PO Box 104
Pinckard, AL
ZIP Code: 36371-0104

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

Type of Debtor (Form of Organization) (Check one box)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.
Corporation (includes LLC and LLP)
Partnership
Other (If debtor is not one of the above entities, check this box and state type of entity below.)
Nature of Business (Check one box)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Other
Tax-Exempt Entity (Check box, if applicable)
Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Nature of Debts (Check one box)
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."
Debts are primarily business debts.

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 3A.
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.
Chapter 11 Debtors
Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
Check all applicable boxes:
A plan is being filed with this petition.
Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information *** C.H. ESPY, JR. ASB-3696-S78C ***
Debtor estimates that funds will be available for distribution to unsecured creditors.
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.
Estimated Number of Creditors
1-49, 50-99, 100-199, 200-999, 1,000-5,000, 5,001-10,000, 10,001-25,000, 25,001-50,000, 50,001-100,000, OVER 100,000
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, \$100,000,001 to \$500 million, \$500,000,001 to \$1 billion, More than \$1 billion
Estimated Liabilities
\$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, \$100,000,001 to \$500 million, \$500,000,001 to \$1 billion, More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Andrews, Tommy Ralph Andrews, Barbara Clark</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: TRA Transportation, Inc.	Case Number: 08-10440-DHW-11	Date Filed: 3/28/08
District: Middle Dist. of AL	Relationship:	Judge: Hon. Dwight H. Williams, Jr.

<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):
Andrews, Tommy Ralph
Andrews, Barbara Clark

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/ Tommy Ralph Andrews
 Signature of Debtor **Tommy Ralph Andrews**

X /s/ Barbara Clark Andrews
 Signature of Joint Debtor **Barbara Clark Andrews**

 Telephone Number (If not represented by attorney)

8/15/08
 Date

Signatures

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/ C.H. ESPY, JR.
 Signature of Attorney for Debtor(s)

C.H. ESPY, JR. ASB-3696-S78C
 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

8/15/08
 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

 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.

United States Bankruptcy Court
Middle District of Alabama

In re Tommy Ralph Andrews
Barbara Clark Andrews

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.

Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: [*Check the applicable statement.*] [*Must be accompanied by a motion for determination by the court.*]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tommy Ralph Andrews
Tommy Ralph Andrews

Date: 8/15/08

United States Bankruptcy Court
Middle District of Alabama

In re Tommy Ralph Andrews
Barbara Clark Andrews

Debtor(s)

Case No. _____

Chapter 11

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

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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.

Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Barbara Clark Andrews
 Barbara Clark Andrews

Date: 8/15/08

United States Bankruptcy Court
Middle District of Alabama

In re **Tommy Ralph Andrews**
Barbara Clark Andrews

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>
BANK OF AMERICA PO BOX 37291 BALTIMORE, MD 21297-3291	BANK OF AMERICA PO BOX 37291 BALTIMORE, MD 21297-3291	Check credit / line of credit		40,089.56
BANK OF AMERICA ATTN: BKR. NC4-105-02-99 PO BOX 26012 GREENSBORO, NC 27410	BANK OF AMERICA ATTN: BKR. NC4-105-02-99 PO BOX 26012 GREENSBORO, NC 27410	Credit card / revolving account		17,261.00
CAPITAL ONE PO BOX 30285 SALT LAKE CITY, UT 84130-0285	CAPITAL ONE PO BOX 30285 SALT LAKE CITY, UT 84130-0285	Revolving account		16,516.00
FIA CARD SERVICES NA BANKRUPTCY DEPT NC4-105-03-14 4161 PIEDMONT PARKWAY GREENSBORO, NC 27410	FIA CARD SERVICES NA BANKRUPTCY DEPT NC4-105-03-14 4161 PIEDMONT PARKWAY GREENSBORO, NC 27410			16,445.00
AMERICAN EXPRESS CUSTOMER SERVICE P O BOX 297804 FORT LAUDERDALE, FL 33329-7804	AMERICAN EXPRESS CUSTOMER SERVICE P O BOX 297804 FORT LAUDERDALE, FL 33329-7804	Credit card		8,329.97
CITI CARD PO BOX 6500 SIOUX FALLS, SD 57117	CITI CARD PO BOX 6500 SIOUX FALLS, SD 57117	Credit card / Revolving account		7,659.00
CHASE CARD MEMBER SERVICES P O BOX 15298 WILMINGTON, DE 19850-5298	CHASE CARD MEMBER SERVICES P O BOX 15298 WILMINGTON, DE 19850-5298	Revolving account		7,604.00
WACHOVIA CARD SERVICES PO BOX 105204 ATLANTA, GA 30348-5204	WACHOVIA CARD SERVICES PO BOX 105204 ATLANTA, GA 30348-5204	Credit card		5,876.00
SAM'S CLUB ATTN: BANKRUPTCY DEPT P.O. BOX 103104 ROSWELL, GA 30076	SAM'S CLUB ATTN: BANKRUPTCY DEPT P.O. BOX 103104 ROSWELL, GA 30076	Charge account		3,696.00

In re **Tommy Ralph Andrews**
Barbara Clark Andrews

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>
SEARS CREDIT CARD / CBSD PO BOX 6282 SIOUX FALLS, SD 57117-6282	SEARS CREDIT CARD / CBSD PO BOX 6282 SIOUX FALLS, SD 57117-6282	Credit card		3,035.00
DILLARDS NATIONAL BANK / GEMB P O BOX 981430 EL PASO, TX 79998-1430	DILLARDS NATIONAL BANK / GEMB P O BOX 981430 EL PASO, TX 79998-1430	Revolving account		1,519.00
WALMART / GEMB P O BOX 103042 ROSWELL, GA 30076	WALMART / GEMB P O BOX 103042 ROSWELL, GA 30076	Charge account		1,445.00
MARKS & MORGAN %STERLING JEWELERS PO BOX 3680 AKRON, OH 44309-3680	MARKS & MORGAN %STERLING JEWELERS PO BOX 3680 AKRON, OH 44309-3680	Charge account		493.00
BELK/GE MONEY BANK ATTN BANKRUPTCY DEPT P O BOX 103106 ROSWELL, GA 30076	BELK/GE MONEY BANK ATTN BANKRUPTCY DEPT P O BOX 103106 ROSWELL, GA 30076	Revolving account		452.00
JC PENNEY / GEMB ATTENTION: BANKRUPTCY DEPARTMENT PO BOX 103106 ROSWELL, GA 30076	JC PENNEY / GEMB ATTENTION: BANKRUPTCY DEPARTMENT PO BOX 103106 ROSWELL, GA 30076	Revolving account		432.00
BANCORPSOUTH BANK PO BOX 15097 HATTIESBURG, MS 39404-5097	BANCORPSOUTH BANK PO BOX 15097 HATTIESBURG, MS 39404-5097	Personal guaranty of corporate debts of Andrews Trucking, Inc.	Contingent	1.00
RESOURCE LEASING SVCS LLC 1638 BETHEL RD DECATUR, AL 35603	RESOURCE LEASING SVCS LLC 1638 BETHEL RD DECATUR, AL 35603	Personal guaranty of corporate debts of TRA Transportation, Inc	Contingent	1.00
NAVISTAR FINANCIAL CORP. 425 N. MARTINGALE RD SCHAUMBURG, IL 60173	NAVISTAR FINANCIAL CORP. 425 N. MARTINGALE RD SCHAUMBURG, IL 60173	Personal guaranty of corporate debts of TRA Transportation, Inc., sec'd by Great Dane trailers	Contingent	1.00
GENERAL ELECTRIC CAPITAL CORP. PO BOX 140849 IRVING, TX 75014-0849	GENERAL ELECTRIC CAPITAL CORP. PO BOX 140849 IRVING, TX 75014-0849	Personal guaranty of corporate debts of TRA Transportation, Inc, sec'd by (8) 2007 Great Dane trailers & (2) 2006 Great Dane trailers	Contingent	1.00

In re **Tommy Ralph Andrews**
Barbara Clark Andrews

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>
COMMERCIAL CREDIT GROUP, INC. 212 S. TRYON ST. STE 1400 CHARLOTTE, NC 28281	COMMERCIAL CREDIT GROUP, INC. 212 S. TRYON ST. STE 1400 CHARLOTTE, NC 28281	Personal guaranty of corporate debt of TRA Transportation, Inc, sec'd by (30) 2000 Great Dane dry van trailers	Contingent	1.00

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

We, **Tommy Ralph Andrews** and **Barbara Clark Andrews**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date 8/15/08

Signature /s/ Tommy Ralph Andrews
Tommy Ralph Andrews
Debtor

Date 8/15/08

Signature /s/ Barbara Clark Andrews
Barbara Clark Andrews
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**

In re Tommy Ralph Andrews
Barbara Clark Andrews
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: 8/15/08

/s/ Tommy Ralph Andrews
Tommy Ralph Andrews
Signature of Debtor

Date: 8/15/08

/s/ Barbara Clark Andrews
Barbara Clark Andrews
Signature of Debtor

TOMMY RALPH ANDREWS
PO BOX 104
PINCKARD AL 36371-0104

BARBARA CLARK ANDREWS
PO BOX 104
PINCKARD AL 36371-0104

AB&T NATIONAL BANK
FKA FIRST BANK OF DOTHAN
P O BOX 5737
DOTHAN AL 36302

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

AMERICAN EXPRESS
CUSTOMER SERVICE
P O BOX 297804
FORT LAUDERDALE FL 33329-7804

BANCORPSOUTH BANK
PO BOX 15097
HATTIESBURG MS 39404-5097

BANK OF AMERICA
PO BOX 37291
BALTIMORE MD 21297-3291

BANK OF AMERICA
ATTN: BKR. NC4-105-02-99
PO BOX 26012
GREENSBORO NC 27410

BANK ONE NA
PO BOX 11606
LEXINGTON KY 40576

BELK/GE MONEY BANK
ATTN BANKRUPTCY DEPT
P O BOX 103106
ROSWELL GA 30076

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

CHASE
CARD MEMBER SERVICES
P O BOX 15298
WILMINGTON DE 19850-5298

CITI CARD
PO BOX 6500
SIOUX FALLS SD 57117

COMMERCIAL CREDIT GROUP, INC.
212 S. TRYON ST. STE 1400
CHARLOTTE NC 28281

CORPORATE BILLING, INC.
5645 SANDOWN WAY
DULUTH GA 30097

DILLARDS NATIONAL BANK / GEMB
P O BOX 981430
EL PASO TX 79998-1430

EQUIPMENT FINANCE PARTNERS (EFP)
A DIV. OF ALTEC CAPITAL SVCS LLC
33 INVERNESS CTR PKWY STE 200
BIRMINGHAM AL 35242

FIA CARD SERVICES NA
BANKRUPTCY DEPT NC4-105-03-14
4161 PIEDMONT PARKWAY
GREENSBORO NC 27410

FORD MOTOR CREDIT
ATTN: BANKRUPTCY
17197 N LAUREL PARK DR STE 402
LIVONIA MI 48152

GENERAL ELECTRIC CAPITAL CORP.
PO BOX 140849
IRVING TX 75014-0849

INTERNAL REVENUE SERVICE
PO BOX 21126
PHILADELPHIA PA 19114-0326

J. W. ANDREWS, ET AL
13440 S COUNTY RD 59
MIDLAND CITY AL 36350

JC PENNEY / GEMB
ATTENTION: BANKRUPTCY DEPARTMENT
PO BOX 103106
ROSWELL GA 30076

MARKS & MORGAN
%STERLING JEWELERS
PO BOX 3680
AKRON OH 44309-3680

NAVISTAR FINANCIAL CORP.
425 N. MARTINGALE RD
SCHAUMBURG IL 60173

RESOURCE LEASING SVCS LLC
1638 BETHEL RD
DECATUR AL 35603

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

SEARS CREDIT CARD / CBSD
PO BOX 6282
SIOUX FALLS SD 57117-6282

WACHOVIA
PO BOX 2233
BIRMINGHAM AL 35201-2233

WACHOVIA CARD SERVICES
PO BOX 105204
ATLANTA GA 30348-5204

WALMART / GEMB
P O BOX 103042
ROSWELL GA 30076

CHASE AUTOMOTIVE FINANCE
BANKRUPTCY
900 STEWART AVE.
GARDEN CITY NY 11530

DAVID F. HOLMES, ESQ.
HOLMES & EUBANKS
PO BOX 1180
SLOCOMB AL 36375

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FARMERS, FARMER & MALONE, PA
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DOTHAN AL 36302-0668

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