

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Stafford, John L.	Name of Joint Debtor (Spouse) (Last, First, Middle): de la Vergne, Tanya Ducros
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-1345	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4896
Street Address of Debtor (No. and Street, City, and State): 710 Sanford Road Andalusia, AL	Street Address of Joint Debtor (No. and Street, City, and State): 710 Sanford Road Andalusia, AL
ZIP Code 36420	ZIP Code 36420
County of Residence or of the Principal Place of Business: Covington	County of Residence or of the Principal Place of Business: Covington
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

<p align="center">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 align="center">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 align="center">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 align="center">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 align="center">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 align="center">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 align="center">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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Statistical/Administrative Information *** CAMERON A. METCALF ASB-9874-E48C ***

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										
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	\$1 billion	

Estimated Liabilities										
<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	\$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): Stafford, John L. de la Vergne, Tanya Ducros</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: EASTERN DISTRICT OF PENNSYLVANIA	Case Number: 05-28586-REF	Date Filed: 10/14/05
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):
**Stafford, John L.
de la Vergne, Tanya Ducros**

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/ John L. Stafford
Signature of Debtor **John L. Stafford**

X /s/ Tanya Ducros de la Vergne
Signature of Joint Debtor **Tanya Ducros de la Vergne**

Telephone Number (If not represented by attorney)

November 13, 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

November 13, 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 John L. Stafford
Tanya Ducros de la Vergne

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/ John L. Stafford
 John L. Stafford

Date: November 13, 2008

United States Bankruptcy Court
Middle District of Alabama

In re John L. Stafford
Tanya Ducros de la Vergne

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/ Tanya Ducros de la Vergne
 Tanya Ducros de la Vergne

Date: November 13, 2008

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

In re John L. Stafford
Tanya Ducros de la Vergne

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>
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114-0326	INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114-0326	2004, 2005 AND 2007 INCOME TAXES	Unliquidated	220,000.00
MBNA C/O PHOENIX FUNDING GROUP, LLC 651 NORTH BROAD STREET, STE 208 MIDDLETOWN, DE 19709	MBNA C/O PHOENIX FUNDING GROUP, LLC 651 NORTH BROAD STREET, STE 208 MIDDLETOWN, DE 19709	CREDIT CARD		51,307.20
KEE LLC P.O. BOX 650 MOUNT GRETNA, PA 17064	KEE LLC P.O. BOX 650 MOUNT GRETNA, PA 17064	DEFICIENCY		29,333.58
COMMONWEALTH OF PENNSYLVANIA DEPT OF REVENUE 140 NORTH DUKE STREET YORK, PA 17401-1110	COMMONWEALTH OF PENNSYLVANIA DEPT OF REVENUE 140 NORTH DUKE STREET YORK, PA 17401-1110	2005 TAXES		15,026.10
CITIBANK BK OPERATIONS P O BOX 20507 KANSAS CITY, MO 64195-9903	CITIBANK BK OPERATIONS P O BOX 20507 KANSAS CITY, MO 64195-9903	CREDIT CARD		14,096.52
YELLOW BOOK USA 2560 RENAISSANCE BLVD KING OF PRUSSIA, PA 19406	YELLOW BOOK USA 2560 RENAISSANCE BLVD KING OF PRUSSIA, PA 19406	ON ACCOUNT		12,160.77
VITAL RECOVERY SERVICES P O BOX 923747 NORCROSS, GA 30010-3747	VITAL RECOVERY SERVICES P O BOX 923747 NORCROSS, GA 30010-3747	CREDIT CARD		12,130.14
CHASE AUTOMOTIVE FINANCE BANKRUPTCY 900 STEWART AVE. GARDEN CITY, NY 11530	CHASE AUTOMOTIVE FINANCE BANKRUPTCY 900 STEWART AVE. GARDEN CITY, NY 11530	DEFICIENCY		10,801.70

In re **John L. Stafford**
Tanya Ducros de la Vergne

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>
LANCASTER COUNTY TAX CLAIM P.O. BOX 83480 LANCASTER, PA 17608-3480	LANCASTER COUNTY TAX CLAIM P.O. BOX 83480 LANCASTER, PA 17608-3480	PROPERTY TAXES		10,110.35
SALLIE MAE SERVICES P O BOX 9500 WILKES BARRE, PA 18773-9500	SALLIE MAE SERVICES P O BOX 9500 WILKES BARRE, PA 18773-9500	STUDENT LOAN		9,266.00
U.S. HEALTH & HUMAN SERVICES C/O NCO FINANCIAL SYSTEMS 507 PRUDENTIAL ROAD HORSHAM, PA 19044	U.S. HEALTH & HUMAN SERVICES C/O NCO FINANCIAL SYSTEMS 507 PRUDENTIAL ROAD HORSHAM, PA 19044	HEALTH EDUCATION ASSISTANCE LOAN		8,362.70
EXPRESS ELECTRONIC CLAIMS PROCESSING JENNIFER LOCKERBY 102 QUAIL RIDGE DRIVE FRANKLIN, NC 28734-9572	EXPRESS ELECTRONIC CLAIMS PROCESSING JENNIFER LOCKERBY 102 QUAIL RIDGE DRIVE FRANKLIN, NC 28734-9572	JUDGMENT		8,143.50
LVNV P.O. BOX 10584 GREENVILLE, SC 29603	LVNV P.O. BOX 10584 GREENVILLE, SC 29603	CREDIT CARD		7,818.42
CAPITAL ONE BANK INQUIRIES PO BOX 30285 SALT LAKE CITY, UT 84130-0285	CAPITAL ONE BANK INQUIRIES PO BOX 30285 SALT LAKE CITY, UT 84130-0285	CREDIT CARD		5,377.94
DON COTTON 3100 EASLEY DRIVE ANDALUSIA, AL 36420	DON COTTON 3100 EASLEY DRIVE ANDALUSIA, AL 36420	LOAN		5,000.00
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		3,534.18
JACK DE LA VERGNE 1806 SOUTH CARROLLTON AVENUE NEW ORLEANS, LA 70118	JACK DE LA VERGNE 1806 SOUTH CARROLLTON AVENUE NEW ORLEANS, LA 70118	LOAN		3,300.00
GREGORY WHITE P.O. BOX 281 ANDALUSIA, AL 36420	GREGORY WHITE P.O. BOX 281 ANDALUSIA, AL 36420	ON ACCOUNT		3,000.00
JAMES R. CLIFTON, ESQ. P.O. DRAWER 880 ANDALUSIA, AL 36420-0880	JAMES R. CLIFTON, ESQ. P.O. DRAWER 880 ANDALUSIA, AL 36420-0880	ON ACCOUNT		2,957.92

In re **John L. Stafford**
Tanya Ducros de la Vergne _____
 Debtor(s)

Case No. _____

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>
LANCASTER AREA SEWER AUTHORITY 130 CNETERVILLE ROAD LANCASTER, PA 17603-4007	LANCASTER AREA SEWER AUTHORITY 130 CNETERVILLE ROAD LANCASTER, PA 17603-4007	ON ACCOUNT		2,957.92

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

We, **John L. Stafford** and **Tanya Ducros de la Vergne**, 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 **November 13, 2008** _____

Signature **/s/ John L. Stafford** _____
John L. Stafford
 Debtor

Date **November 13, 2008** _____

Signature **/s/ Tanya Ducros de la Vergne** _____
Tanya Ducros de la Vergne
 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 John L. Stafford
Tanya Ducros de la Vergne

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>2,500.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify): **FUNDS ARE BEING HELD IN TRUST PENDING APPROVAL OF FEE APPLICATIONS TO BE MADE TO THE COURT.**

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October , 2008

/s/ CAMERON A. METCALF
CAMERON A. METCALF ASB-9874-E48C
ESPY, METCALF & ESPY, P.C.
326 NORTH OATES STREET
POST OFFICE DRAWER 6504
DOTHAN, AL 36302-6504
334-793-6288 Fax: 334-712-1617

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
Printed Name of Attorney
Address:
**326 NORTH OATES STREET
POST OFFICE DRAWER 6504
DOTHAN, AL 36302-6504
334-793-6288**

X **/s/ CAMERON A. METCALF** **November 13, 2008**
Signature of Attorney Date

Certificate of Debtor

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

**John L. Stafford
Tanya Ducros de la Vergne**
Printed Name of Debtor

X **/s/ John L. Stafford** **November 13, 2008**
Signature of Debtor Date

Case No. (if known) _____

X **/s/ Tanya Ducros de la Vergne** **November 13, 2008**
Signature of Joint Debtor (if any) Date

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

In re John L. Stafford
Tanya Ducros de la Vergne 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: November 13, 2008 /s/ John L. Stafford
John L. Stafford
Signature of Debtor

Date: November 13, 2008 /s/ Tanya Ducros de la Vergne
Tanya Ducros de la Vergne
Signature of Debtor

JOHN L. STAFFORD
710 SANFORD ROAD
ANDALUSIA AL 36420

TANYA DUCROS DE LA VERGNE
710 SANFORD ROAD
ANDALUSIA AL 36420

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

ANDALUSIA COUNTRY CLUB
210 COUNTRY CLUB DRIVE
ANDALUSIA AL 36421

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

BASS AGENCY MINI-STORAGE
P.O. BOX 1700
ANDALUSIA AL 36420

BB&T
P.O. BOX 1489
LUMBERTON NC 28359

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

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

CITIBANK
BK OPERATIONS
P O BOX 20507
KANSAS CITY MO 64195-9903

CITIFINANCIAL CORP LLC
BK DEPT
P O BOX 140069
IRVING TX 75014-0006

COLONIAL BANK
P.O. BOX 1108
MONTGOMERY AL 36101-1108

COMMONWEALTH OF PENNSYLVANIA
DEPT OF REVENUE
140 NORTH DUKE STREET
YORK PA 17401-1110

CONESTOGA COPIERS
220 PITNEY ROAD
LANCASTER PA 17601

COVINGTON ELECTRIC COOPERATIVE
P O BOX 1357
ANDALUSIA AL 36420

D&E COMMUNICATIONS, INC.
C/O ARB
P.O. BOX 6768
READING PA 19610-0768

DAVID J. SCHILLER, J.D., LL.M
530 SWEDE STREET
NORRISTOWN PA 19401-4807

DELL FINANCIAL SERVICES
DFS ACCEPTANCE
PO BOX 6403
CAROL STREAM IL 60197

DIRECTV INC
P O BOX 6550
ENGLEWOOD CO 80155-6550

DON COTTON
3100 EASLEY DRIVE
ANDALUSIA AL 36420

EXPRESS ELECTRONIC CLAIMS PROCESSING
JENNIFER LOCKERBY
102 QUAIL RIDGE DRIVE
FRANKLIN NC 28734-9572

GMAC
BANKRUPTCY DEPT
PO BOX 5055
TROY MI 48007-5055

GREGORY B. WHITE, CPA
P.O. BOX 281
ANDALUSIA AL 36420

GREGORY WHITE
P.O. BOX 281
ANDALUSIA AL 36420

INTERNAL REVENUE SERVICE
PO BOX 21126
PHILADELPHIA PA 19114-0326

JACK DE LA VERGNE
1806 SOUTH CARROLLTON AVENUE
NEW ORLEANS LA 70118

JAMES R. CLIFTON, ESQ.
P.O. DRAWER 880
ANDALUSIA AL 36420-0880

KEE LLC
P.O. BOX 650
MOUNT GRETN PA 17064

KIMBERLY J. WARD, DMD, MPH, MS
406 EAST THREE NOTCH STREET
ANDALUSIA AL 36420

LANCASTER AREA SEWER AUTHORITY
130 CNETERVILLE ROAD
LANCASTER PA 17603-4007

LANCASTER COUNTY DISTRICT ATTORNEY
BAD CHECK RESTITUTION PROGRAM
P.O. BOX 1417
LANCASTER PA 17608-1417

LANCASTER COUNTY TAX CLAIM
P.O. BOX 83480
LANCASTER PA 17608-3480

LVNV
P.O. BOX 10584
GREENVILLE SC 29603

MARK JOHN CHRISTENSEN, ESQ.
THE MURPHY BUILDING
4 EAST COURT SQUARE
ANDALUSIA AL 36420

MBNA
C/O PHOENIX FUNDING GROUP, LLC
651 NORTH BROAD STREET, STE 208
MIDDLETOWN DE 19709

MCKESSON MEDICAL SURGICAL
P.O. BOX 740215
CINCINNATI OH 45274-0215

NATIONAL CITY MORTGAGE
P.O. BOX 1820
DAYTON OH 45401

PER SE TECHNOLOGIES, INC.
P.O. BOX 403421
ATLANTA GA 30384-3421

PORTFOLIO RECOVERY ASSOC.
RIVERSIDE COMMERCE CENTER
120 CORPORATE BLVD. STE 100
NORFOLK VA 23502-4962

PSS - NORTHEAST
208 PASSAIC AVENUE, STE 2
FAIRFIELD NJ 07004-3515

RBC BANK
P.O. BOX 1220
ROCKY MOUNT NC 27802

SALLIE MAE SERVICES
P O BOX 9500
WILKES BARRE PA 18773-9500

SCHILLER LAW ASSOCIATES
530 SWEDE STREET
NORRISTOWN PA 19401

U.S. HEALTH & HUMAN SERVICES
C/O NCO FINANCIAL SYSTEMS
507 PRUDENTIAL ROAD
HORSHAM PA 19044

UGI GASS SERVICE
P.O. BOX 13009
READING PA 19612-3009

UNIVERSITY OF ALABAMA HOSPITAL
619 19TH STREET SOUTH
BIRMINGHAM AL 35233-6510

VERIZON WIRELESS
BANKRUPTCY ADMINISTRATION
P O BOX 3397
BLOOMINGTON IL 61702

VITAL RECOVERY SERVICES
P O BOX 923747
NORCROSS GA 30010-3747

VOLVO CAR FINANCE
P.O. BOX 542000
OMAHA NE 68154-8000

WASTE DISPOSAL, INC.
P.O. BOX 1401
YORK PA 17405

WILLIAM H. JAY
713 CRAWFORD HALL
OPELIKA AL 36804

YELLOW BOOK USA
2560 RENAISSANCE BLVD
KING OF PRUSSIA PA 19406

YORKEY'S & FILLING'S
1598 COLUMBIA AVENUE
LANCASTER PA 17603

ALLIANCE ONE
1684 WOODLANDS DRIVE, STE 150
MAUMEE OH 43537

CAPITAL MGMT SERVICES
726 EXCHANGE STREET, STE 700
BUFFALO NY 14210

DEBT MGMT BRANCH
PARKLAW BLDG, ROOM 8B-45
5600 FISHERS LANE
ROCKVILLE MD 20857

DEBT MGMT BRANCH
PARKLAWN BLDG, ROOM 8B-45
5600 FISHERS LANE
ROCKVILLE MD 20857

DONAL H. HESS, ESQ.
GIBBEL, KRAYBILL & HESS
41 EAST ORANGE STREET
LANCASTER PA 17602

INTEGRITY BANK
3345 MARKET STREET
CAMP HILL PA 17011

KEE, LLC
J. KENNETH BRUBAKER, M.O.
P.O. BOX 550
LANCASTER PA 17604

NELSON WATSON & ASSOC. LLC
80 MERRIMACK STREET LOWER LEVEL
HAVERHILL MA 01830

PENNSYLVANIA DEPT OF REVENUE
COMPLIANCE OFFICE
P.O. BOX 280948
HARRISBURG PA 17128

PORTFOLIO RECOVERY ASSOC.
2417 WELSH ROAD, STE 21 #520
PHILADELPHIA PA 19114

RMS
P.O. BOX 5471
MOUNT LAUREL NJ 08054

SHERMAN ACQUISITION LP
C/O RESURGENT CAPITAL SERVICES
P.O. BOX 10587
GREENVILLE SC 29603-0587