

United States Bankruptcy Court
Middle District of Alabama

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bragg, Spencer A.
Name of Joint Debtor (Spouse) (Last, First, Middle): Fry Bragg, Christa L.
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-4874 xxx-xx-4369
Street Address of Debtor (No. and Street, City, and State): 291 John D. Seifert Drive Ozark, AL ZIP Code 36360
Street Address of Joint Debtor (No. and Street, City, and State): 291 John D. Seifert Drive Ozark, AL ZIP Code 36360
County of Residence or of the Principal Place of Business: Dale
Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):

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

Type of Debtor (Form of Organization) (Check one box)
Nature of Business (Check one box)
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Nature of Debts (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.)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Other
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
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)
Chapter 11 Debtors
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.
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 *** 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
Estimated Assets
Estimated Liabilities

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): Bragg, Spencer A. Fry Bragg, Christa L.</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):
Bragg, Spencer A.
Fry Bragg, Christa L.

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/ Spencer A. Bragg
Signature of Debtor **Spencer A. Bragg**

X /s/ Christa L. Fry Bragg
Signature of Joint Debtor **Christa L. Fry Bragg**

Telephone Number (If not represented by attorney)

February 27, 2009
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

February 27, 2009

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 Spencer A. Bragg
Christa L. Fry Bragg

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. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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/ Spencer A. Bragg
 Spencer A. Bragg

Date: February 27, 2009

United States Bankruptcy Court
Middle District of Alabama

In re Spencer A. Bragg
Christa L. Fry Bragg

Debtor(s)

Case No. _____

Chapter 11

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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. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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/ Christa L. Fry Bragg
 Christa L. Fry Bragg

Date: February 27, 2009

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

In re Spencer A. Bragg
Christa L. Fry Bragg

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>
COMMUNITY BANK & TRUST PO BOX 311245 ENTERPRISE, AL 36331	COMMUNITY BANK & TRUST PO BOX 311245 ENTERPRISE, AL 36331	COMMERCIAL PROPERTY & 65 ACRES (TAX APPRAISALS) - PERSONAL LIABILITY ON BUSINESS DEBT OF ALL CREATURS ANIMAL HOSPITAL, LLC		489,859.78 (210,690.00 secured)
COMPASS BANK P O BOX 192 BIRMINGHAM, AL 35201	COMPASS BANK P O BOX 192 BIRMINGHAM, AL 35201	UNSECURED LOAN		50,000.00
GE MONEY BANK ATTN: BKR. DEPT. PO BOX 103104 ROSWELL, GA 30076	GE MONEY BANK ATTN: BKR. DEPT. PO BOX 103104 ROSWELL, GA 30076	HORSE TRAILER (GE MONEY BANK)		52,295.00 (15,000.00 secured)
BUTLER ANIMAL HEALTH SUPPLY P.O. BOX 7153 5600 BLAZER PKWY DUBLIN, OH 43017-7545	BUTLER ANIMAL HEALTH SUPPLY P.O. BOX 7153 5600 BLAZER PKWY DUBLIN, OH 43017-7545	PERSONAL LIABILITY ON BUSINESS DEBT OF ALL CREATURES ANIMAL HOSPITAL	Contingent Disputed	25,999.62
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114- 0326	INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114-0326	2006 INCOME TAXES		24,817.00
CHASE ATTN: BK DEPT PO BOX 100018 KENNESAW, GA 30156	CHASE ATTN: BK DEPT PO BOX 100018 KENNESAW, GA 30156	CREDIT CARD		24,779.88

In re **Spencer A. Bragg**
Christa L. Fry Bragg

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>
US DEPT. OF EDUCATION SUPERVISOR, LITIGATION SUPPORT 50 BEALE ST., STE 8629 SAN FRANCISCO, CA 94105	US DEPT. OF EDUCATION SUPERVISOR, LITIGATION SUPPORT 50 BEALE ST., STE 8629 SAN FRANCISCO, CA 94105	STUDENT LOAN		22,046.68
SUNTRUST BANK P O BOX 431 COLUMBUS, GA 31902	SUNTRUST BANK P O BOX 431 COLUMBUS, GA 31902	2008 FORD F250 12K MILES (SUNTRUST BANK)		46,027.00 (25,000.00 secured)
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		20,464.50
GE MONEY BANK ATTN: BKR. DEPT. PO BOX 103104 ROSWELL, GA 30076	GE MONEY BANK ATTN: BKR. DEPT. PO BOX 103104 ROSWELL, GA 30076	WILDWEST DRAGOON CHOPPER MOTORCYCLE (GE MONEY BANK)	Unliquidated	30,000.00 (10,000.00 secured)
COMMUNITY BANK & TRUST PO BOX 311245 ENTERPRISE, AL 36331	COMMUNITY BANK & TRUST PO BOX 311245 ENTERPRISE, AL 36331	RESIDENCE & 2 ACRES LOCATED AT 291 JOHN D. SEIFERT DRIVE, OZARK, AL 36360 (TAX APPRAISAL)		56,214.72 (223,150.00 secured) (182,425.09 senior lien)
GFSS AMERICAS PFIZER, INC. 6730 LENOX CENTER COURT MEMPHIS, TN 38115	GFSS AMERICAS PFIZER, INC. 6730 LENOX CENTER COURT MEMPHIS, TN 38115	PERSONAL LIABILITY ON BUSINESS DEBT OF ALL CREATURES ANIMAL HOSPITAL	Contingent	15,156.70
SUNTRUST BANK P O BOX 431 COLUMBUS, GA 31902	SUNTRUST BANK P O BOX 431 COLUMBUS, GA 31902	2004 FORD F450 DUALY 26K MILES (SUNTRUST BANK)		27,789.00 (14,000.00 secured)
DISCOVER CARD SERVICES ATTN BANKRUPTCY DEPT P O BOX 3025 NEW ALBANY, OH 43054	DISCOVER CARD SERVICES ATTN BANKRUPTCY DEPT P O BOX 3025 NEW ALBANY, OH 43054	CREDIT CARD		10,957.86
COMMUNITY BANK & TRUST P.O. BOX 23061 COLUMBUS, GA 31902-3061	COMMUNITY BANK & TRUST P.O. BOX 23061 COLUMBUS, GA 31902-3061	CREDIT CARD		10,559.97
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		8,456.26

In re **Spencer A. Bragg**
Christa L. Fry Bragg

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>
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	2006 INCOME TAXES		8,171.00
ARMY AVIATION CENTER FEDERAL C.U. P O DRAWER 8 DALEVILLE, AL 36322	ARMY AVIATION CENTER FEDERAL C.U. P O DRAWER 8 DALEVILLE, AL 36322	ON ACCOUNT		7,500.00
GMAC BANKRUPTCY DEPT PO BOX 5055 TROY, MI 48007-5055	GMAC BANKRUPTCY DEPT PO BOX 5055 TROY, MI 48007-5055	2008 PONTIAC SOLSTICE (GMAC)		24,975.00 (18,000.00 secured)
ALFA FINANCIAL CORP ATTN: LOAN DEPT, BANKRUPTCY P.O. BOX 11000 MONTGOMERY, AL 36191	ALFA FINANCIAL CORP ATTN: LOAN DEPT, BANKRUPTCY P.O. BOX 11000 MONTGOMERY, AL 36191	PERSONAL LIABILITY ON BUSINESS DEBT OF ALL CREATURES ANIMAL HOSPITAL	Unliquidated	6,314.33

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

We, **Spencer A. Bragg** and **Christa L. Fry Bragg**, 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 February 27, 2009Signature /s/ Spencer A. Bragg
Spencer A. Bragg
DebtorDate February 27, 2009Signature /s/ Christa L. Fry Bragg
Christa L. Fry Bragg
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 CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

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**

Signature of Attorney

February 27, 2009

Date

Certificate of Debtor

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

Spencer A. Bragg

Christa L. Fry Bragg

Printed Name(s) of Debtor(s)

X **/s/ Spencer A. Bragg**

Signature of Debtor

February 27, 2009

Date

Case No. (if known) _____

X **/s/ Christa L. Fry Bragg**

Signature of Joint Debtor (if any)

February 27, 2009

Date

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

In re Spencer A. Bragg
Christa L. Fry Bragg 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: February 27, 2009 /s/ Spencer A. Bragg
Spencer A. Bragg
Signature of Debtor

Date: February 27, 2009 /s/ Christa L. Fry Bragg
Christa L. Fry Bragg
Signature of Debtor

SPENCER A. BRAGG
291 JOHN D. SEIFERT DRIVE
OZARK AL 36360

CHRISTA L. FRY BRAGG
291 JOHN D. SEIFERT DRIVE
OZARK AL 36360

AIRGAS SOUTH
P.O. BOX 9249
MARIETTA GA 30065-2249

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

ALABAMA POWER COMPANY
461 ANDREWS AVE.
OZARK AL 36360

ALFA FINANCIAL CORP
ATTN: LOAN DEPT, BANKRUPTCY
P.O. BOX 11000
MONTGOMERY AL 36191

ALFA INSURANCE
P O BOX 11000
MONTGOMERY AL 36191-0001

ARMY AVIATION CENTER FEDERAL C.U.
P O DRAWER 8
DALEVILLE AL 36322

ARMY FLIER
P.O. BOX 2494
NORFOLK VA 23501-2494

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

BEVIS EBERHART BROWNING WALKER & STEWART
1521 W MAIN ST
DOTHAN AL 36301

BP/CHASE CARD
P.O. BOX 15298
WILMINGTON DE 19850-5298

BUTLER ANIMAL HEALTH SUPPLY
P.O. BOX 7153
5600 BLAZER PKWY
DUBLIN OH 43017-7545

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

CARECREDIT
GE MONEY BANK
P O BOX 981127
EL PASO TX 79998-1127

CARROLL HEATING & AIR CONDITIONING, INC.
153 ST. JAMES PLACE
OZARK AL 36360

CB&T OF SOUTHEAST AL
P.O. BOX 311245
ENTERPRISE AL 36331

CENTURYTEL
BANKRUPTCY DEPARTMENT
404 BROCK DR
BLOOMINGTON IL 61701

CHARGER BUSINESS
1112 ANDREWS AVENUE
OZARK AL 36360-3710

CHASE
ATTN: BK DEPT
PO BOX 100018
KENNESAW GA 30156

CHASE HOME FINANCE, LLC
BANKRUPTCY DEPT.
10790 RANCHO BERNARDO ROAD
SAN DIEGO CA 92127

COMMUNITY BANK & TRUST
PO BOX 311245
ENTERPRISE AL 36331

COMMUNITY BANK & TRUST
P.O. BOX 23061
COLUMBUS GA 31902-3061

COMPASS BANK
P O BOX 192
BIRMINGHAM AL 35201

CONSUMER SERVICES
15820 EUCLID AVENUE
CHINO CA 91708

DE LAGE LANDEN FIN'L SVCS, INC.
1111 OLD EAGLE SCHOOL RD
WAYNE PA 19087-6608

DISCOVER CARD SERVICES
ATTN BANKRUPTCY DEPT
P O BOX 3025
NEW ALBANY OH 43054

FEDEX
P. O. BOX 1140
MEMPHIS TN 38101-1140

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

FORT DODGE ANIMAL HEALTH
P.O. BOX 518
FORT DODGE IA 50501-0518

GE CAPITAL
P.O. BOX 6229
CAROL STREAM IL 60197-6229

GE MONEY BANK
ATTN: BKR. DEPT.
PO BOX 103104
ROSWELL GA 30076

GFSS AMERICAS
PFIZER, INC.
6730 LENOX CENTER COURT
MEMPHIS TN 38115

GMAC
BANKRUPTCY DEPT
PO BOX 5055
TROY MI 48007-5055

GREENBRIER OF CENTRAL FLORIDA, INC.
3703 WEST KELLY PARK ROAD
APOPKA FL 32712

HARRIS SECURITY SYSTEMS, INC.
P.O. BOX 1149
OZARK AL 36361

HIGHLAND CAPITAL CORPORATION
ATTN: CUSTOMER SERVICE DEPT
P.O. BOX 1224
LITTLE FALLS NJ 07424-8224

IDEXX LABORATORIES
ONE IDEXX DRIVE
ME 04902

INGERSOLL-RAND
P O BOX 6229
CAROL STREAM IL 60197-6229

INTERNAL REVENUE SERVICE
PO BOX 21126
PHILADELPHIA PA 19114-0326

JOHN DEERE CREDIT
P.O. BOX 5327
MADISON WI 53705-0327

MEDICAL ARTS PRESS
P.O. BOX 37647
PHILADELPHIA PA 19101-0647

MERIAL LIMITED
P.O. BOX 281348
ATLANTA GA 30384-1348

NOVARTIS ANIMAL HEALTH US, INC.
P.O. BOX 402925
ATLANTA GA 30384-2925

OZARK UTILITIES BOARD
P.O. BOX 1125
OZARK AL 36361-1125

SPECIALTY PET PRODUCTS
6401 CARMEL ROAD, STE 206
CHARLOTTE NC 28226

SPENSER CAPITAL GROUP, INC.
DBA GROUP FINANCIAL SERVICES
31 EAST 32ND STREET, 10TH FLOOR
NEW YORK NY 10016

SUNTRUST BANK
P O BOX 431
COLUMBUS GA 31902

THE HARTFORD
P.O. BOX 2907
HARTFORD CT 06104-2907

US DEPT. OF EDUCATION
SUPERVISOR, LITIGATION SUPPORT
50 BEALE ST., STE 8629
SAN FRANCISCO CA 94105

VERIQIK TECHNOLOGY
2000 ROSS CLARK CIRCLE
DOTHAN AL 36301

WASTE MANAGEMENT
OF DOTHAN HAULING
4945 HWY 273
CAMPBELLTON FL 32426-7129

WDHN
P.O. BOX 6237
DOTHAN AL 36302

WEDGEWOOD PHARMACY
405 HERON DRIVE, STE 200
SWEDESBORO NJ 08085-1749

YELLOWPAGES UNITED
CUSTOMER SERVICE DEPT
P.O. BOX 53251
ATLANTA GA 30355

DIRECT LOANS
P.O. BOX 7202
UTICA NY 13504-7202

SMALL BUSINESS ADMIN
ALABAMA DISTRICT OFFICE
801 TOM MARTIN DR STE 201
BIRMINGHAM AL 35211-6424