

United States Bankruptcy Court
Middle District of Alabama

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Autrey, Irwin Victor

Name of Joint Debtor (Spouse) (Last, First, Middle):

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-8112

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN
(if more than one, state all)

Street Address of Debtor (No. and Street, City, and State):
130 Glencoe Way
Dothan, AL
ZIP Code
36305-6978

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

County of Residence or of the Principal Place of Business:
HOUSTON

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):
4440 W. Main St., Ste #3
Dothan, AL
ZIP Code
36305

Mailing Address of Joint Debtor (if different from street address):
ZIP Code

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

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
Check one box:
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
Estimated Assets
Estimated Liabilities

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Autrey, Irwin Victor
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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: See Attachment	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):
Autrey, Irwin Victor

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.

/s/ Irwin Victor Autrey
 Signature of Debtor **Irwin Victor Autrey**

 Signature of Joint Debtor

 Telephone Number (If not represented by attorney)

3/4/09
 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.

 Signature of Foreign Representative

 Printed Name of Foreign Representative

 Date

Signature of Attorney*

/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

3/4/09
 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

 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.

 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.

In re Irwin Victor Autrey
Debtor

Case No. _____

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

<u>Name of Debtor / District</u>	<u>Case No. / Relationship</u>	<u>Date Filed / Judge</u>
Carmel Properties Group, LLC Middle District of AL	09-10446	03/05/09
SEAL Investments, LLC Middle District of AL	09-10447	03/05/09

United States Bankruptcy Court
Middle District of Alabama

In re Irwin Victor Autrey

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.]*

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

In re Irwin Victor Autrey

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>
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	Liabilities associated with SeaWinds Investments, LLC	Contingent Unliquidated	711,000.00
FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302	FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302		Contingent Unliquidated	624,371.32
SCHWEIZER, ARTHUR F. 250 VENTURE CIRCLE FORT WALTON BEACH, FL 32548	SCHWEIZER, ARTHUR F. 250 VENTURE CIRCLE FORT WALTON BEACH, FL 32548	Foreign Judgment recovered in the Circuit Court in and for Walton Cty, FL on 10/15/08 & Judgment recovered in the Circuit Court of Dale Cty, AL on 12/		585,553.84
SILVERTON BANK 3284 NORTHSIDE PKWY NW ATLANTA, GA 30327-2245	SILVERTON BANK 3284 NORTHSIDE PKWY NW ATLANTA, GA 30327-2245	Secured by shares in Trinity Bank owned by Greg L Unger Investments, LLC & Irwin V Autrey Investments, LLC	Contingent Unliquidated	375,000.00
PEOPLES NATIONAL - FREEPORT 1020 JOHN SIMS PKWY NICEVILLE, FL 32578	PEOPLES NATIONAL - FREEPORT 1020 JOHN SIMS PKWY NICEVILLE, FL 32578			280,797.00
PEOPLES NATIONAL - FREEPORT 1020 JOHN SIMS PKWY NICEVILLE, FL 32578	PEOPLES NATIONAL - FREEPORT 1020 JOHN SIMS PKWY NICEVILLE, FL 32578			193,988.00
INDEPENDENT BANK 230 W. MAIN IONIA, MI 48846	INDEPENDENT BANK 230 W. MAIN IONIA, MI 48846	Co-sig. liability w/spouse on note/mtg on her separate property in Okaloosa Cty, FL	Contingent Unliquidated	184,000.00

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>
EMC MORTGAGE CORPORATION ATTN: BKR CLERK PO BOX 293150 LEWISVILLE, TX 75029	EMC MORTGAGE CORPORATION ATTN: BKR CLERK PO BOX 293150 LEWISVILLE, TX 75029			182,807.00
INDEPENDENT BANK 230 W. MAIN IONIA, MI 48846	INDEPENDENT BANK 230 W. MAIN IONIA, MI 48846	Co-sig. liability w/spouse on note/mtg on her separate property in Okaloosa Cty, FL	Contingent Unliquidated	159,000.00
PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	115 Cannondale Dr., Dothan, AL	Contingent Unliquidated	139,900.00
AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	Duplex @ 214 Autumn Ridge	Contingent Unliquidated	135,000.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	1200 Beuna Vista, Dothan, AL	Contingent Unliquidated	78,000.00
PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	200 Crescent Dr., Dothan, AL	Contingent Unliquidated	55,890.00
SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	Townhouse @ 1002-C Tate Dr., Dothan, AL	Contingent Unliquidated	52,000.00
OTTO, STEVE 100 MUIRFIELD LANE DOTHAN, AL 36305	OTTO, STEVE 100 MUIRFIELD LANE DOTHAN, AL 36305	2 lots behind 84W Village Shoppes, Pine Needles Rd	Contingent Unliquidated	50,000.00
FIRST NATIONAL BANK OF FLORIDA 6512 CAROLINE ST. MILTON, FL 32570	FIRST NATIONAL BANK OF FLORIDA 6512 CAROLINE ST. MILTON, FL 32570	Real estate note & mtg on Lot 32 Bay Shadow Estates S/D Lots 46 & 47 Santa Rosa - 32 Mandy Circle, Santa Rosa Beach, FL (1 lot)	Contingent Unliquidated	48,447.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	104 Phillips Terrace, 84 W	Contingent Unliquidated	46,980.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	2506 Scott Rd, Dothan, AL	Contingent Unliquidated	44,000.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	2617 Kristie Rd, Dothan, AL	Contingent Unliquidated	41,000.00

In re Irwin Victor Autrey

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>
PHILLIP SANTORA & LEE BROWN C/O NORTHSTAR ENGINEERING SVCS INC PO BOX 6965 DOTHAN, AL 36302-6965	PHILLIP SANTORA & LEE BROWN C/O NORTHSTAR ENGINEERING SVCS INC PO BOX 6965 DOTHAN, AL 36302-6965			30,000.00

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

I, **Irwin Victor Autrey**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date 3/4/09

Signature /s/ Irwin Victor Autrey
Irwin Victor Autrey
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.

C.H. ESPY, JR. ASB-3696-S78C	X /s/ C.H. ESPY, JR.	3/4/09
Printed Name of Attorney	Signature of Attorney	Date
Address:		
326 NORTH OATES STREET		
POST OFFICE DRAWER 6504		
DOTHAN, AL 36302-6504		
334-793-6288		

Certificate of Debtor

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

Irwin Victor Autrey	X /s/ Irwin Victor Autrey	3/4/09
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X _____	_____
	Signature of Joint Debtor (if any)	Date

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

In re **Irwin Victor Autrey**
Debtor(s)

Case No. _____
Chapter **11**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **3/4/09**

/s/ Irwin Victor Autrey
Irwin Victor Autrey
Signature of Debtor

IRWIN VICTOR AUTREY
4440 W. MAIN ST., STE #3
DOTHAN AL 36305

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

AMERIS BANK
3299 ROSS CLARK CIRCLE NW
DOTHAN AL 36303-3039

AUTREY, PAULA
130 GLENCOE WAY
DOTHAN AL 36305

BORRIEGO SPRINGS BANK
7777 ALVARADO RD STE 501
LA MESA CA 91941

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

CB&T
3680 W. MAIN ST.
DOTHAN AL 36305

CIT TECHNOLOGY FIN SERV INC
ATTN: CUSTOMER SERVICE
PO BOX 550599
JACKSONVILLE FL 32255-0599

COLONIAL BANK
1962 W. MAIN ST.
DOTHAN AL 36303

COUNTRYWIDE MORTGAGE
PO BOX 660694
DALLAS TX 75266-0694

EMC MORTGAGE CORPORATION
ATTN: BKR CLERK
PO BOX 293150
LEWISVILLE TX 75029

FIRST NATIONAL BANK OF FLORIDA
6512 CAROLINE ST.
MILTON FL 32570

FIVE STAR CREDIT UNION
P O BOX 2028
DOTHAN AL 36302

HOGUE, JESSIE
133 MUIRFIELD LANE
DOTHAN AL 36305

INDEPENDENT BANK
230 W. MAIN
IONIA MI 48846

LAWHORN, DONNA
323 PEBBLE BEACH DR.
EUFAULA AL 36027

MARTIN, JOHNNY & LINDA
178 SOUTHERN OAK DR.
DOTHAN AL 36301

MOORE, KATHY
#7 HOPTREE DR.
GREER SC 29650

OTTO, REBECCA
100 MUIRFIELD LANE
DOTHAN AL 36305

OTTO, STEVE
100 MUIRFIELD LANE
DOTHAN AL 36305

PARKER, ELLIS & ERMA
1004 SUMTER ST.
DOTHAN AL 36301

PEGGY C. BRANNON, TAX COLLECTOR
BAY COUNTY, FL
648 MULBERRY AVE
PANAMA CITY FL 32401

PEOPLES NATIONAL - FREEPORT
1020 JOHN SIMS PKWY
NICEVILLE FL 32578

PEOPLESSOUTH BANK
PO BOX 8038
DOTHAN AL 36304

PHILLIP SANTORA & LEE BROWN
C/O NORTHSTAR ENGINEERING SVCS INC
PO BOX 6965
DOTHAN AL 36302-6965

SCHWEIZER, ARTHUR F.
250 VENTURE CIRCLE
FORT WALTON BEACH FL 32548

SILVERTON BANK
3284 NORTHSIDE PKWY NW
ATLANTA GA 30327-2245

SUNSOUTH BANK
P.O. BOX 1910
DOTHAN AL 36302

TROY BANK & TRUST
P.O. BOX 967
TROY AL 36081

U.S. SMALL BUSINESS ADMINISTRATION
ALABAMA DISTRICT OFFICE
801 TOM MARTIN DR STE 201
BIRMINGHAM AL 35211-6424

UNGER, BETH
221 VERITAS DR.
DOTHAN AL 36303

VISION BANK DESTIN
1021 HWY 98 E. #A
DESTIN FL 32541

WACHOVIA BANK, N.A.
ATTN: CENTRAL BKR VA 7359
PO BOX 13765
ROANOKE VA 24037

WACHOVIA BANK, N.A.
PO BOX 809
DOTHAN AL 36302

WELLS FARGO HOME MORTGAGE
ATTN: BKR DEPT MAC-X7801-03K
3476 STATEVIEW BLVD
FORT MILL SC 29715

WILLIAMS, JANE
PO BOX 43
MILAN GA 31060

AMERIS BANK
P O BOX 963
TIFTON GA 31793-0963

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P. O. BOX 197
MONTGOMERY AL 36101-0197

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PO BOX 530554
ATLANTA GA 30353-0554

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JUDSON C. BRANDT, ESQ.
PO BOX 13010
PENSACOLA FL 32591-3010

WILLIAMS, JANE
PO BOX 3139
MILWAUKEE WI 53201-3139