	States Bankri Idle District of A		ourt				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Brown, Billy DeWayne	Middle):			of Joint De	_) (Last, First, M	Iiddle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years					foint Debtor in trade names):	the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-2124	•	omplete EIN	(if more	than one, s -xx-0159	tate all)		spayer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, a Route 1 Box 304 Alexander City, AL	nd State):	ZIP Code	Ro	Address of ute 1 Bo xander (x 304	(No. and Stree	t, City, and State):	ZIP Code
County of Residence or of the Principal Place of Coosa	Business:	5010	Cod	osa		Principal Place		35010
Mailing Address of Debtor (if different from stre	eet address):	ZIP Code	Mailin	g Address	of Joint Debt	or (if different t	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 (Check of Check of Health Care Busi Single Asset Rea in 11 U.S.C. § 10 Railroad Stockbroker Commodity Brok Clearing Bank Other Tax-Exem	one box) iness al Estate as def 01 (51B)	ined	☐ Chapte ☐ Chapte ☐ Chapte ☐ Chapte	the I er 7 er 9 er 11 er 12	Petition is Filed ☐ Chap of a l ☐ Chap		Recognition peding Recognition
	(Check box, i Debtor is a tax-ey under Title 26 of Code (the Interna	if applicable) xempt organize the United St	ates	defined			busi r	ts are primarily ness debts.
Filing Fee (Check on Full Filing Fee attached Full Filing Fee to be paid in installments (application attach signed application for the court's consitist unable to pay fee except in installments. R Filing Fee waiver requested (applicable to chattach signed application for the court's consitions)	ble to individuals only ideration certifying the ule 1006(b). See Official papter 7 individuals on	at the debtor ial Form 3A.	Check Check	Debtor is a if: Debtor's a to insiders all applica A plan is a Acceptance	a small busin not a small busin aggregate non or affiliates) ble boxes: being filed with the of the plan	acontingent lique are less than \$\frac{1}{2}\$ ith this petition were solicited	efined in 11 U.S.C. as defined in 11 U.S. defined in 11 U.S. didated debts (exclu 2,190,000.	ding debts owed
Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	dministrative of		s paid,		THIS SF	PACE IS FOR COURT	USE ONLY
1- 50- 100- 200- 49 99 199 999	1,000- 5,001-		001- 000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 to million	\$1,000,001 \$10,000,001 to \$50	\$50,000,001 \$10 to \$100 million	500	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,000 to \$1 to \$500,001	\$1,000,001 \$10,000,001 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10	to \$100 to \$	500	\$500,000,001 to \$1 billion	More than \$1 billion	00.50.45	Z Dogo Ma	.in
Oase 03-32 10+ D	_	ument		ge 1 of		, 00.0 0.41	Desc ivio	

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Brown, Billy DeWayne Brown. Rita (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., 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, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Michael A. Fritz, Sr August 7, 2009 Signature of Attorney for Debtor(s) (Date) Michael A. Fritz, Sr 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 П 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 П 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(1)). Entered 08/07/09 09:58:47 Filed 08/07/09

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

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

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.

▼ /s/ Billy DeWayne Brown

Signature of Debtor Billy DeWayne Brown

X /s/ Rita Brown

Signature of Joint Debtor Rita Brown

Telephone Number (If not represented by attorney)

August 7, 2009

Date

Signature of Attorney*

X /s/ Michael A. Fritz, Sr

Signature of Attorney for Debtor(s)

Michael A. Fritz, Sr ASB 5814 Z56M

Printed Name of Attorney for Debtor(s)

Fritz & Hughes, LLC

Firm Name

7020 Fain Park Drive Suite 1 Montgomery, AL 36117

Address

Email: michael@fritzandhughes.com

(334) 215-4422 Fax: (334) 215-4424

Telephone Number

August 7, 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 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

Case 09-32104 Dec 1

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.)

Name of Debtor(s):

Brown, Rita

Brown, Billy DeWayne

- ☐ 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.
- $\hfill \square$ 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 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 bankrutpcy 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.)

Date

Address

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.

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Middle District of Alabama

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)	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.

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B 1D(Official Form 1, Exhibit D) (12/08) - 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/ Billy DeWayne Brown Billy DeWayne Brown Date: August 7, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Middle District of Alabama

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)	Chapter	11

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [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.

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B 1D(Official Form 1, Exhibit D) (12/08) - 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/ Rita Brown Rita Brown Date: August 7, 2009

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United States Bankruptcy Court Middle District of Alabama

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Advanta 11850 S. Election Dr Draper, UT 84020	Advanta 11850 S. Election Dr Draper, UT 84020	BusinessCreditCar d		15,726.00
Cap One Pob 30281 Salt Lake City, UT 84130	Cap One Pob 30281 Salt Lake City, UT 84130	CreditCard	Disputed	1,359.00
Capital One Bank P.O. Box 6492 Carol Stream, IL 60197	Capital One Bank P.O. Box 6492 Carol Stream, IL 60197		Disputed	1,239.00
Capital One Bank P.O. Box 105474 Atlanta, GA 30348	Capital One Bank P.O. Box 105474 Atlanta, GA 30348	SBS Business Loan		62,000.00
Capital One Bank P.O. Box 105474 Atlanta, GA 30348	Capital One Bank P.O. Box 105474 Atlanta, GA 30348			20,422.69
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801	Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801	CreditCard		14,730.00
Chase 800 Brooksedge Blv Westerville, OH 43081	Chase 800 Brooksedge Blv Westerville, OH 43081	CreditCard		7,939.00
Gemb/Ameagle Po Box 981400 El Paso, TX 79998	Gemb/Ameagle Po Box 981400 El Paso, TX 79998	ChargeAccount		517.00
Jp Morgan Ch Po Box 523 Madison, MS 39130	Jp Morgan Ch Po Box 523 Madison, MS 39130	Student Loans	Unliquidated	20,189.00
Jp Morgan Ch Po Box 523 Madison, MS 39130	Jp Morgan Ch Po Box 523 Madison, MS 39130	Student Loans	Unliquidated	14,045.00
Jp Morgan Ch Po Box 523 Madison, MS 39130	Jp Morgan Ch Po Box 523 Madison, MS 39130	Student Loans	Unliquidated	13,701.00
Sears/Cbsd 133200 Smith Rd Cleveland, OH 44130	Sears/Cbsd 133200 Smith Rd Cleveland, OH 44130	ChargeAccount		990.00

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Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Southeast Toyota Finance P.O. Box 70832 Charlotte, NC 28270	Southeast Toyota Finance P.O. Box 70832 Charlotte, NC 28270	2008 Toyota Camry		20,895.00 (18,000.00 secured)
Wfnnb/Vctria Po Box 182128 Columbus, OH 43218	Wfnnb/Vctria Po Box 182128 Columbus, OH 43218	ChargeAccount		291.00

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

We, **Billy DeWayne Brown** and **Rita Brown**, 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	August 7, 2009	Signature	/s/ Billy DeWayne Brown	
			Billy DeWayne Brown	
			Debtor	
Date	August 7, 2009	Signature	/s/ Rita Brown	
			Rita Brown	
			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.

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United States Bankruptcy Court Middle District of Alabama

In re	Billy DeWayne Brown,		Case No.	
	Rita Brown			
-		Debtors	Chapter	11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amount of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	240,000.00		
B - Personal Property	Yes	4	127,100.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		169,142.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		173,148.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			11,021.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			10,030.00
Total Number of Sheets of ALL Schedu	ıles	16			
	To	otal Assets	367,100.00		
			Total Liabilities	342,290.69	

United States Bankruptcy Court

Middle District o			
Billy DeWayne Brown, Rita Brown	(Case No.	
De	ebtors (Chapter 11	<u> </u>
STATISTICAL SUMMARY OF CERTAIN LIA f you are an individual debtor whose debts are primarily consumer debt case under chapter 7, 11 or 13, you must report all information reques Check this box if you are an individual debtor whose debts are N report any information here.	ots, as defined in § 101(8) of sted below.	of the Bankruptcy Code (11 U.S.C	
Type of Liability		1	
Domestic Support Obligations (from Schedule E)	0.00	-	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00	+	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00]	
Student Loan Obligations (from Schedule F)	0.00]	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00]	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00		
TOTAL	0.00		
State the following:		_	
Average Income (from Schedule I, Line 16)	11,021.00		
Average Expenses (from Schedule J, Line 18)	10,030.00		
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,150.00]	
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		2,895.00	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00	
4. Total from Schedule F		173,148.69	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		176,043.69	1

•	
In	re

Billy DeWayne Brown, Rita Brown

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Route 1 Box 304 Highway 22 West Alexander City, AL 35010 House & 5 acres		J	145,000.00	133,642.00
20 acres w/ Shop		J	41,000.00	0.00
Box 301 Alexander City, AL 35010		J	54,000.00	14,605.00

Sub-Total > **240,000.00** (Total of this page)

Total > **240,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

1	'n	re

Billy DeWayne Brown, Rita Brown

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Business Checking	J	400.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Personal Checking	J	400.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods and Furniture	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Pictures	J	200.00
6.	Wearing apparel.	Clothing	J	300.00
7.	Furs and jewelry.	Wedding Rings and Jewelry Box	J	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Firearms	J	700.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total >	4,600.00
(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re	Billy DeWayne Brown,
	Rita Brown

Case No.	
Case No.	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or		Thrift Savings Retirement	J	85,000.00
	other pension or profit sharing plans. Give particulars.		Roth IRA	J	4,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 89,000.00
			(To	otal of this page)	,

Sheet <u>1</u> of <u>3</u> continuation sheets attached

In re	Billy DeWayne Brown
	Rita Brown

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1995 271 Chevy Truck	J	2,500.00
	other vehicles and accessories.	:	2005 Toyota Corolla	J	3,500.00
		:	2008 Toyota Camry	J	18,000.00
			1996 Jeep Cherokee (no motor)	J	500.00
26.	Boats, motors, and accessories.		1994 Bass Cat which includes motor and trailer	J	2,000.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Shop computer and tools	J	3,000.00
29.	Machinery, fixtures, equipment, and	•	Tractor 4000 Ford	J	2,000.00
	supplies used in business.		Carlift	J	600.00
30.	Inventory.		Auto Parts	J	600.00
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

32,700.00 Sub-Total > (Total of this page)

Sheet **2** of **3** continuation sheets attached

to the Schedule of Personal Property

Case 09-32104 Doc 1 Filed 08/07/09

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Desc Main
Best Case Bankruptcy

In re	Billy DeWayne Brown
	Rita Brown

Case No.		

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind	2001 Honda 4-Wheeler	J	500.00
not already listed. Itemize.	1992 John Deer Lawnmower	J	300.00

Sub-Total > 800.00 (Total of this page)

Total > 127,100.00 In re

Billy DeWayne Brown, Rita Brown

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceed
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Route 1 Box 304 Highway 22 West Alexander City, AL 35010 House & 5 acres	Ala. Code §§ 6-10-2, 6-10-3, 6-10-4; Const. Art. X, § 205	10,000.00	145,000.00
<u>Household Goods and Furnishings</u> Household Goods and Furniture	Ala. Code § 6-10-126	1,500.00	1,500.00
Interests in IRA, ERISA, Keogh, or Other Pension of Thrift Savings Retirement	<u>r Profit Sharing Plans</u> Ala. Code § 19-3-1 (Repealed eff. 1/1/07)	89,000.00	85,000.00
Roth IRA	Ala. Code § 19-3-1 (Repealed eff. 1/1/07)	4,000.00	4,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1995 271 Chevy Truck	Ala. Code § 6-10-126	2,500.00	2,500.00
2005 Toyota Corolla	Ala. Code § 6-10-6	3,500.00	3,500.00
Office Equipment, Furnishings and Supplies Shop computer and tools	Ala. Code § 6-10-126	3,000.00	3,000.00

Total: 113,500.00 244,500.00

In re

Billy DeWayne Brown, Rita Brown

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured

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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxx1715 Aliant Bank 200 Aliant Parkway Alexander City, AL 35011	C O D E B T O R	J C	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN Box 301 Alexander City, AL 35010	CONTINGENT	L I Q U I	D SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Value \$ 54,000.00	1			14,605.00	0.00
Account No. xxx-xx-xxxxxxxxx9198	T		2008 Toyota Camry	Ħ	\dagger	†	11,000100	
Southeast Toyota Finance P.O. Box 70832 Charlotte, NC 28270		J						
			Value \$ 18,000.00				20,895.00	2,895.00
Account No. xxxxx6121 Wells Fargo Bank P.O. Box 11701 Newark, NJ 07101		J	Route 1 Box 304 Highway 22 West Alexander City, AL 35010 House & 5 acres				133,642.00	0.00
Account No.								
			Value \$	-				
continuation sheets attached			S (Total of t	Subto his p			169,142.00	2,895.00
			(Report on Summary of So		otal ules	, [169,142.00	2,895.00

•	***

Billy DeWayne Brown, Rita Brown

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of attee or the order for relief. 11 U.S.C. § 507(a)(3).
rep	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales resentatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever urred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of businessichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not ivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal serve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Billy DeWayne Brown
Rita Brown

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	000		sband, Wife, Joint, or Community	CONT	UN.	\Box	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG EN	UZLLQULDAH	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0013			Opened 3/01/02 Last Active 4/01/09 BusinessCreditCard	7 7	I E		
Advanta 11850 S. Election Dr Draper, UT 84020		w			D		15,726.00
Account No. xxxxxxxx9752			Opened 9/01/99 Last Active 3/01/09	T			
Cap One Pob 30281 Salt Lake City, UT 84130		J	CreditCard			X	1,359.00
Account No. xxxx-xxxx-xxxx-4246				+	H		,
Capital One Bank P.O. Box 6492 Carol Stream, IL 60197		J				x	
		L		L			1,239.00
Account No. xxxxxxxxxx0008			SBS Business Loan				
Capital One Bank P.O. Box 105474 Atlanta, GA 30348		J					
							62,000.00
_2 continuation sheets attached			(Total of t	Subt			80,324.00

In re	Billy DeWayne Brown,	Case No.
	Rita Brown	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	l c	Тн	sband, Wife, Joint, or Community	1	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED A	LAIM	CONTINGEN	N L L Q U L D A	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-9713					Т	E		
Capital One Bank P.O. Box 105474 Atlanta, GA 30348		J				D		20,422.69
Account No. xxxxxxxx2183	\dagger		Opened 6/01/06 Last Active 4/01/09					,
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801		J	CreditCard					
								14,730.00
Account No. xxxxxxxx2628 Chase 800 Brooksedge Blv Westerville, OH 43081		J	Opened 11/01/99 Last Active 3/01/09 CreditCard					7,939.00
Account No. xxxxxxxx1031			Opened 11/01/02 Last Active 7/01/09					1,000.00
Gemb/Ameagle Po Box 981400 El Paso, TX 79998		W	ChargeAccount					
Account No. xxxxxxx5670	+	-	Opened 9/01/06 Last Active 12/01/08					517.00
Jp Morgan Ch Po Box 523 Madison, MS 39130		J	Student Loans			x		
								20,189.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			1	Sı (Total of th		tota		63,797.69

In re	Billy DeWayne Brown,	Case No.
	Rita Brown	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					1	-	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIGUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx5671			Opened 12/01/07 Last Active 12/01/08	T	E		
Jp Morgan Ch Po Box 523 Madison, MS 39130		J	Student Loans		X		14,045.00
Account No. xxxxxxx1870	╀	┞	Opened 12/01/07 Last Active 12/01/08	+	+	+	14,043.00
Jp Morgan Ch Po Box 523 Madison, MS 39130		J	Student Loans		×	(
							13,701.00
Account No. xxxxxxxx4898 Sears/Cbsd 133200 Smith Rd Cleveland, OH 44130		н	Opened 9/01/04 Last Active 7/01/09 ChargeAccount				
Account No. xxxxxxxxxxxxx5932			Opened 1/01/01 Last Active 7/01/09				990.00
Wfnnb/Vctria Po Box 182128 Columbus, OH 43218	_	w	ChargeAccount				004.00
Account No.					+	+	291.00
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_	<u>. </u>	(Total o	Sub this			29,027.00
			(Report on Summary of		Tot dul		173,148.69

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Desc Main Best Case Bankruptcy

•	
In	re

Billy DeWayne Brown, Rita Brown

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

•	
In	re

Billy DeWayne Brown, Rita Brown

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Brittany Brown Jones Route Box 301 Alexander City, AL 35010

Jason Jones Route Box 301 Alexander City, AL 35010 Son-in-law

NAME AND ADDRESS OF CREDITOR

Jp Morgan Ch Po Box 523 Madison, MS 39130

Jp Morgan Ch Po Box 523 Madison, MS 39130

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	TS OF DEBTOR AN	D SPOUSE		
Married	RELATIONSHIP(S): None.	AGE	(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	Mechanic				
Name of Employer	Wayne's Auto & Tractor	USAA - Fa	rm Service Agend	y	
How long employed	7 years	22 years			
Address of Employer	Route 1 Box 304 Alexander City, AL 35010				
INCOME: (Estimate of average	e or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary,	and commissions (Prorate if not paid monthly)		\$	\$ _	4,050.00
2. Estimate monthly overtime			\$	\$_	0.00
3. SUBTOTAL			\$	\$_	4,050.00
4. LESS PAYROLL DEDUCT		_			
a. Payroll taxes and social	security		\$ 0.00	\$_	964.00
b. Insurance			\$ 0.00	\$_	200.00
c. Union dues	See Detailed Income Attachment		\$ 0.00 \$ 0.00	\$ _ \$	0.00 1,365.00
d. Other (Specify)	See Detailed Income Attachment		Ф <u>0.00</u>	Ф _	1,303.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		\$	\$_	2,529.00
6. TOTAL NET MONTHLY T	AKE HOME PAY		\$	\$_	1,521.00
7. Regular income from operati	on of business or profession or farm (Attach detailed	statement)	\$9,500.00	\$	0.00
8. Income from real property			\$	\$ _	0.00
9. Interest and dividends			\$	\$ _	0.00
10. Alimony, maintenance or su dependents listed above	apport payments payable to the debtor for the debtor's		\$ 0.00	\$	0.00
11. Social security or governme	ent assistance			_	
(Specify):			\$ 0.00	\$_	0.00
			\$	\$_	0.00
12. Pension or retirement incon	ne		\$	\$_	0.00
13. Other monthly income			\$ 0.00	•	0.00
(Specify):			\$ 0.00	φ _	0.00
			Ψ	Φ_	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13		\$\$	\$_	0.00
15. AVERAGE MONTHLY IN	ICOME (Add amounts shown on lines 6 and 14)		\$9,500.00	\$_	1,521.00
16. COMBINED AVERAGE M	MONTHLY INCOME: (Combine column totals from	line 15)	\$	11,02	1.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) **Detailed Income Attachment**

Other Payroll Deductions:

Life Insurance	\$ 0.00	\$ 17.00
TSP Loan	\$ 0.00	\$ 518.00
Cancer Insurance	\$ 0.00	\$ 174.00
Retirement	\$ 0.00	\$ 600.00
Medicare	\$ 0.00	\$ 56.00
Total Other Payroll Deductions	\$ 0.00	\$ 1,365.00

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Completexpenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	900.00
a. Are real estate taxes included? Yes X No No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$	30.00
c. Telephone	\$	25.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	400.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	140.00
e. Other	\$	0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	385.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	300.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	6,400.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	10,030.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
	_	
20. STATEMENT OF MONTHLY NET INCOME	Φ.	44.004.00
a. Average monthly income from Line 15 of Schedule I	\$	11,021.00
b. Average monthly expenses from Line 18 above	\$	10,030.00
c. Monthly net income (a. minus b.)	\$	991.00

United States Bankruptcy Court Middle District of Alabama

In re	Billy DeWayne Brown Rita Brown		Case No.	
		Debtor(s)	Chapter	11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDE	R PENALTY (OF PERJURY BY INDIVIDUAL DEBTOR
	1 . 1 .	•	nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	August 7, 2009	Signature	/s/ Billy DeWayne Brown Billy DeWayne Brown Debtor
Date	August 7, 2009	Signature	/s/ Rita Brown Rita Brown 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

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)	Chapter	11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$20,505.00 2008 Wayne - Self Employed \$40,000.00 2008 - Rita - USDA \$8,161.00 2007 - Wayne - Self Employed \$37,000.00 2007 - Rita - USDA

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Advanta for Small Business P.O. Box 8088 Philadelphia, PA 19101	\$400 Every Month	\$1,200.00	\$0.00
Aliant Bank 200 Aliant Parkway Alexander City, AL 35011	8/3/09	\$890.00	\$0.00
Capital One Bank P.O. Box 85520 Richmond, VA 23285	\$1,200 each month	\$3,600.00	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR DISPOSITION

AND CASE NUMBER

AND LOCATION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER FORECLOSURE SALE,

DESCRIPTION AND VALUE OF PROPERTY

TRANSFER OR RETURN PRO

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Fritz & Hughes, LLC 7020 Fain Park Drive Suite 1 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR July 31, 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$5,000.00 retainer

Montgomery, AL 36117 Halo Debt Solutions

3 Monthly Payments were made

\$2849

700 Central Expressway South Allen, TX 75013

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY Aliant Bank 200 Aliant Barkway

200 Aliant Parkway Alexander City, AL 35011 NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY Wayne Brown Rita Brown Brittany Jones

DESCRIPTION
OF CONTENTS
Insurance Policy

DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME

(ITIN)/ COMPLETE EIN ADDRESS

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS **Joe Jones**

DATES SERVICES RENDERED

2002 - present

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

February 23, 2008 Joe Jones \$8,161.00

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS
February 23, 2008 Joe Jones

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY
AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 7, 2009	Signature	/s/ Billy DeWayne Brown Billy DeWayne Brown Debtor
Date	August 7, 2009	Signature	/s/ Rita Brown
		-	Rita Brown Joint Debtor

Penalty for making a false statement: 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	Billy DeWayne Brown		Case No.	
111		Debtor(s)	Chapter	11
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptc	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	5,000.00
	Prior to the filing of this statement I have received		\$	5,000.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compet	nsation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspec	ts of the bankruptcy of	ease, including:
	 a. Analysis of the debtor's financial situation, and rendering between the preparation and filing of any petition, schedules, states considered. Representation of the debtor at the meeting of creditor defection. In the provisions as needed. Negotiations with secured creditors to represent the reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour 	ment of affairs and plan which s and confirmation hearing, a duce to market value; ex as as needed; preparation	n may be required; nd any adjourned hea emption planning	rings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any discount any other adversary proceeding.	does not include the following thargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dat	ed: August 7, 2009	/s/ Michael A. Fri	tz, Sr	
		Michael A. Fritz,		
		Fritz & Hughes, I 7020 Fain Park D		
		Suite 1		
		Montgomery, AL (334) 215-4422 I michael@fritzan	Fax: (334) 215-442	4

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.

<u>Chapter 13</u>: 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

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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.

Michael A. Fritz, Sr	X /s/ Michael A. Fritz, Sr	August 7, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:	-	
7020 Fain Park Drive		
Suite 1		
Montgomery, AL 36117		
(334) 215-4422		
michael@fritzandhughes.com		
Cer	tificate of Debtor	
I (We), the debtor(s), affirm that I (we) have receive	ed and read this notice.	
Billy DeWayne Brown		
Rita Brown	X /s/ Billy DeWayne Brown	August 7, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

X /s/ Rita Brown

Signature of Joint Debtor (if any)

Case No. (if known)

August 7, 2009

Date

United States Bankruptcy Court Middle District of Alabama

	Billy DeWayne Brown			
In re	Rita Brown		Case No.	
		Debtor(s)	Chapter	_11
	VERIF	FICATION OF CREDITOI	R MATRIX	
The ab	ove-named Debtors hereby verify tha	t the attached list of creditors is true and	correct to the best	of their knowledge.
Date:	August 7, 2009	/s/ Billy DeWayne Brown		
		Billy DeWayne Brown		
		Signature of Debtor		
Date:	August 7, 2009	/s/ Rita Brown		
		Rita Brown		

Signature of Debtor

Billy DeWayne Brown Rita Brown Route 1 Box 304 Alexander City, AL 35010

Advanta 11850 S. Election Dr Draper, UT 84020

Advanta for Small Business P.O. Box 8088 Philadelphia, PA 19101

Aliant Bank 200 Aliant Parkway Alexander City, AL 35011

Brittany Brown Jones Route Box 301 Alexander City, AL 35010

Cap One Pob 30281 Salt Lake City, UT 84130

Capital One Bank P.O. Box 6492 Carol Stream, IL 60197

Capital One Bank P.O. Box 105474 Atlanta, GA 30348

Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801 Chase 800 Brooksedge Blv Westerville, OH 43081

Gemb/Ameagle Po Box 981400 El Paso, TX 79998

Jason Jones Route Box 301 Alexander City, AL 35010

Jp Morgan Ch Po Box 523 Madison, MS 39130

Sears/Cbsd 133200 Smith Rd Cleveland, OH 44130

Southeast Toyota Finance P.O. Box 70832 Charlotte, NC 28270

Wells Fargo Bank P.O. Box 11701 Newark, NJ 07101

Wfnnb/Vctria Po Box 182128 Columbus, OH 43218

In re	Billy DeWayne Brown Rita Brown		
	Debtor(s)		
Case N	Jumber:		
	(If known)		

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. CALCULATION OF CURRENT MONTHLY INC	OM	Œ			
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.					
	c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Spot	Column A Debtor's Income		ines 2-10. Column B Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	0.00	\$	4,050.00	
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor Spouse				,	
	c. Business income Subtract Line b from Line a	\$	3,100.00	\$	0.00	
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse	Φ.	2.22	Φ.	0.00	
5		\$	0.00	\$	0.0	
	Interest, dividends, and royalties.	\$	0.00	\$	0.0	
6	Pension and retirement income.	\$	0.00	\$	0.0	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. \$ 0.00 \$			0.0		
0	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to					
8		\$	0.00	\$	0.0	
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Debtor Spouse	Ψ	0.00			
	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Debtor Spouse	\$		\$	0.0	

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. 7,19				
		Part II. VERIFICATION			
12	I declare under penalty of perjury that the is must sign.) Date: August 7, 2009 Date: August 7, 2009	Signature: /s/ Billy DeWayne Brown Billy DeWayne Brown (Debtor) Signature /s/ Rita Brown			
		Rita Brown (Joint Debtor, if any)			