

United States Bankruptcy Court
Middle District of Alabama

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Watford, John David

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

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):
AKA Kimberly Lynn Watford

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN
(if more than one, state all)
xxx-xx-8692

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN
(if more than one, state all)
xxx-xx-5214

Street Address of Debtor (No. and Street, City, and State):
3706 Heathbrook Place
Dothan, AL
ZIP Code
36303

Street Address of Joint Debtor (No. and Street, City, and State):
3706 Heathbrook Place
Dothan, AL
ZIP Code
36303

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

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

Mailing Address of Debtor (if different from street address):
P.O. Box 6663
Dothan, AL
ZIP Code
36302

Mailing Address of Joint Debtor (if different from street address):
P.O. Box 6663
Dothan, AL
ZIP Code
36302

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

Type of Debtor
(Form of Organization)
(Check one box)
Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form.
Corporation (includes LLC and LLP)
Partnership
Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Other
Tax-Exempt Entity
(Check box, if applicable)
Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts
(Check one box)
Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
Debts are primarily business debts.

Filing Fee (Check one box)
Full Filing Fee attached
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors
Check one box:
Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).
Check all applicable boxes:
A plan is being filed with this petition.
Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information *** CAMERON A. METCALF ASB-9874-E48C ***
Debtor estimates that funds will be available for distribution to unsecured creditors.
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors
1-49
50-99
100-199
200-999
1,000-5,000
5,001-10,000
10,001-25,000
25,001-50,000
50,001-100,000
OVER 100,000

Estimated Assets
\$0 to \$50,000
\$50,001 to \$100,000
\$100,001 to \$500,000
\$500,001 to \$1 million
\$1,000,001 to \$10 million
\$10,000,001 to \$50 million
\$50,000,001 to \$100 million
\$100,000,001 to \$500 million
\$500,000,001 to \$1 billion
More than \$1 billion

Estimated Liabilities
\$0 to \$50,000
\$50,001 to \$100,000
\$100,001 to \$500,000
\$500,001 to \$1 million
\$1,000,001 to \$10 million
\$10,000,001 to \$50 million
\$50,000,001 to \$100 million
\$100,000,001 to \$500 million
\$500,000,001 to \$1 billion
More than \$1 billion

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Watford, John David Watford, Kimberly Barnes
---	---

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
---	---

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue
 (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property
 (Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

 (Name of landlord that obtained judgment)

 (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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

Name of Debtor(s):
Watford, John David
Watford, Kimberly Barnes

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/ John David Watford
Signature of Debtor **John David Watford**

/s/ Kimberly Barnes Watford
Signature of Joint Debtor **Kimberly Barnes Watford**

Telephone Number (If not represented by attorney)

May 6, 2010
Date

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

/s/ CAMERON A. METCALF
Signature of Attorney for Debtor(s)

CAMERON A. METCALF ASB-9874-E48C
Printed Name of Attorney for Debtor(s)

ESPY, METCALF & ESPY, P.C.
Firm Name

**326 NORTH OATES STREET
POST OFFICE DRAWER 6504
DOTHAN, AL 36302-6504**

Address

334-793-6288 Fax: 334-712-1617
Telephone Number

May 6, 2010
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of 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

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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

In re John David Watford
Kimberly Barnes Watford

Debtor(s)

Case No. _____
Chapter

11

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

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 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 seven 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.

United States Bankruptcy Court
Middle District of Alabama

In re John David Watford
Kimberly Barnes Watford

Debtor(s)

Case No. _____
Chapter _____

11

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

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 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 seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Kimberly Barnes Watford
Kimberly Barnes Watford

Date: May 6, 2010

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

In re **John David Watford
Kimberly Barnes Watford**

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
HEADLAND NATIONAL BANK P O BOX 157 HEADLAND, AL 36345	HEADLAND NATIONAL BANK P O BOX 157 HEADLAND, AL 36345	APARTMENTS LOCATED AT 72 & 142 SINGLE STREET, DALEVILLE, AL (TAX APPRAISAL)		336,478.47 (173,150.00 secured)
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	DUPLEX LOCATED AT 202 LANIER STREET, DOTHAN, AL (TAX APPRAISAL) - VACANT DUE TO FLOODING ISSUES		50,000.00 (16,750.00 secured)
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	APARTMENTS LOCATED AT 630 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)		37,105.02 (15,425.00 secured)
SOUTHEAST ALABAMA REGIONAL PLANNING P O BOX 1406 DOTHAN, AL 36302	SOUTHEAST ALABAMA REGIONAL PLANNING P O BOX 1406 DOTHAN, AL 36302	COMMERCIAL PROPERTY LOCATED AT 248 NORTH FOSTER STREET, DOTHAN, AL (TAX APPRAISAL)		50,000.00 (84,100.00 secured) (55,424.44 senior lien)
CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	CREDIT CARD		19,861.00
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	APARTMENTS LOCATED AT 208 BLACKSHEAR STREET, DOTHAN, ALABAMA (TAX APPRAISAL)		57,445.35 (37,800.00 secured)

In re **John David Watford**
Kimberly Barnes Watford

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	CREDIT CARD		19,225.65
CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	CREDIT CARD		19,136.24
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	TRI-PLEX LOCATED AT 610 ADAMS STREET, DOTHAN, AL (TAX APPRAISAL)		101,318.40 (82,850.00 secured)
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	DUPLEX LOCATED AT 208 NORTH HERRING STREET, DOTHAN, AL (TAX APPRAISAL)		59,462.51 (41,500.00 secured)
CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	CREDIT CARD		15,045.71
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	DUPLEX LOCATED AT 654 HEADLAND AVENUE, DOTHAN, ALABAMA (TAX APPRAISAL)		37,167.00 (22,325.00 secured)
COMPASS BANK P.O. BOX 2210 DECATUR, AL 35699	COMPASS BANK P.O. BOX 2210 DECATUR, AL 35699	CREDIT CARD		13,290.96
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	TRI-PLEX LOCATED AT 610 ADAMS STREET, DOTHAN, AL (TAX APPRAISAL)		12,826.77 (82,850.00 secured) (101,318.40 senior lien)
HOMECOMINGS FINANCIAL BANKRUPTCY DEPARTMENT P O BOX 4622 WATERLOO, IA 50704-4622	HOMECOMINGS FINANCIAL BANKRUPTCY DEPARTMENT P O BOX 4622 WATERLOO, IA 50704-4622	RENTAL HOUSE LOCATED AT 2605 TIMOTHY ROAD, DOTHAN, AL (TAX APPRAISAL)		71,441.00 (58,800.00 secured)
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	DUPLEX LOCATED AT 664 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)		34,171.50 (23,425.00 secured)
COMPASS BANK P.O. BOX 2210 DECATUR, AL 35699	COMPASS BANK P.O. BOX 2210 DECATUR, AL 35699	CREDIT CARD		9,484.00

In re **John David Watford**
Kimberly Barnes Watford
 Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	DUPLEX LOCATED AT 664 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)		8,742.79 (23,425.00 secured) (34,171.50 senior lien)
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	RENTAL HOUSE LOCATED 115 TICE STREET, MIDLAND CITY, AL (TAX APPRAISAL)		8,152.76 (62,510.00 secured) (66,332.17 senior lien)
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	DUPLEX LOCATED AT 202 LANIER STREET, DOTHAN, AL (TAX APPRAISAL) - VACANT DUE TO FLOODING ISSUES		7,400.00 (16,750.00 secured) (50,000.00 senior lien)

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

We, **John David Watford** and **Kimberly Barnes Watford**, 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 May 6, 2010

Signature /s/ John David Watford
John David Watford
 Debtor

Date May 6, 2010

Signature /s/ Kimberly Barnes Watford
Kimberly Barnes Watford
 Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
 18 U.S.C. §§ 152 and 3571.

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

In re John David Watford,
Kimberly Barnes Watford
Debtors

Case No. _____
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 amounts 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	2	923,360.00		
B - Personal Property	Yes	9	62,726.07		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	5		1,307,038.55	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		98,634.73	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			13,479.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			14,209.81
Total Number of Sheets of ALL Schedules		26			
Total Assets			986,086.07		
Total Liabilities				1,405,673.28	

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

In re John David Watford,
Kimberly Barnes Watford
Debtors

Case No. _____
Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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
RESIDENCE LOCATED AT 3706 HEATHERBROOK PLACE, DOTHAN, AL (APPRAISAL DATED 1/19/2010)	FEE SIMPLE	J	164,000.00	163,740.93
DUPLEX LOCATED AT 654 HEADLAND AVENUE, DOTHAN, ALABAMA (TAX APPRAISAL)	FEE SIMPLE	H	22,325.00	37,167.00
DUPLEX LOCATED AT 644 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	H	22,025.00	8,668.58
APARTMENTS LOCATED AT 630 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	H	15,425.00	37,105.02
DUPLEX & GARAGE APARTMENT LOCATED AT 1109-1111 BURDESHAW STREET, DOTHAN, ALABAMA (TAX APPRAISAL)	FEE SIMPLE	H	52,100.00	53,813.29
APARTMENTS LOCATED AT 208 BLACKSHEAR STREET, DOTHAN, ALABAMA (TAX APPRAISAL)	FEE SIMPLE	H	37,800.00	57,445.35
TRI-PLEX LOCATED AT 610 ADAMS STREET, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	J	82,850.00	114,145.17
COMMERCIAL PROPERTY LOCATED AT 248 NORTH FOSTER STREET, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	J	84,100.00	105,424.44
DUPLEX LOCATED AT 208 NORTH HERRING STREET, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	J	41,500.00	59,462.51
DUPLEX LOCATED AT 664 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	H	23,425.00	42,914.29
DUPLEX LOCATED AT 202 LANIER STREET, DOTHAN, AL (TAX APPRAISAL) - VACANT DUE TO FLOODING ISSUES	FEE SIMPLE	W	16,750.00	57,400.00
Sub-Total >			562,300.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

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
DUPLEX LOCATED AT 204 LANIER STREET, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	H	66,600.00	69,435.37
APARTMENTS LOCATED AT 72 & 142 SINGLE STREET, DALEVILLE, AL (TAX APPRAISAL)	FEE SIMPLE	J	173,150.00	336,478.47
RENTAL HOUSE LOCATED 115 TICE STREET, MIDLAND CITY, AL (TAX APPRAISAL)	FEE SIMPLE	J	62,510.00	74,484.93
RENTAL HOUSE LOCATED AT 2605 TIMOTHY ROAD, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	J	58,800.00	71,441.00

Sub-Total > **361,060.00** (Total of this page)

Total > **923,360.00**

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 10-10834 Doc 1 Filed 05/06/10 Entered 05/06/10 15:51:39 Desc Main

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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 petitioner 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 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
1. Cash on hand		CASH (APPROX)	J	30.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CD AT COMPASS BANK	W	1,000.76
		COMPASS BANK CHECKING 5636 (APPROX)	W	200.00
		COMPASS BANK CHECKING 8385 (APPROX)	J	300.00
		COMPASS BANK SAVINGS 8511 (APPROX)	H	300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS & FURNISHINGS IN RESIDENCE (SEE ATTCHED EXHIBIT "A")	J	5,489.50
		HOUSEHOLD GOODS & FURNISHINGS IN RENTAL PROPERTIES (SEE ATTACHED EXHIBIT "B")	J	1,033.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING	J	500.00
7. Furs and jewelry.		RINGS, EARRINGS & WATCHES	J	1,800.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		COMBINED LIFE INSURANCES (CASH SURRENDER VALUE)	J	12,721.16
10. Annuities. Itemize and name each issuer.	X			
Sub-Total >				23,374.42
(Total of this page)				

3 continuation sheets attached to the Schedule of Personal Property

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON 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).)		VAN KAMPEN HIGH EDUCATION 529 PLAN	J	1,412.55
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		OPPENHEIMER FUNDS SIMPLE IRA	H	809.60
		EDWARD JONES IRA	H	6,910.57
		AMERICAN FUNDS RETIREMENT FUND	H	3,126.97
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		3265 SHARES OF GUARANTY FINANCIAL GROUP, INC.	W	97.95
		100% INTEREST IN EN THEOS, LLC	J	0.00
		100% INTEREST IN WATFORD REALTY, LLC	J	0.00
		100% INTEREST IN WATFORD PLACE, LLC	J	0.00
		100% INTEREST IN ADAMS RENTALS, LLC	J	0.00
		100% INTEREST IN BARNES INVESTMENT PROPERTIES, LLC	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		RENTS OWED (APPROX)	J	6,500.00
		SECURITY DEPOSITS HELD BY HODGE & ASSOCIATES	J	3,694.01
		PAST DUE RENTS DEEMED UNCOLLECTABLE APPROX. \$15,000	J	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > **22,551.65**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

Case 10-10834 Doc 1 Filed 05/06/10 Entered 05/06/10 15:51:39 Desc Main

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

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
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			
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 other vehicles and accessories.		2006 TOYOTA SIENNA VAN (PURCHASED 10/19/06)	J	14,000.00
		1987 FORD F350 BUCKET TRUCK	H	2,300.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Sub-Total > **16,300.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

Case 10-10834 Doc 1 Filed 05/06/10 Entered 05/06/10 15:51:39 Desc Main

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

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
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		5X8 UTILITY TRAILER	W	500.00

Sub-Total > **500.00**
(Total of this page)
Total > **62,726.07**

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

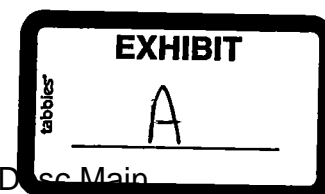
(Report also on Summary of Schedules)

Case 10-10834 Doc 1 Filed 05/06/10 Entered 05/06/10 15:51:39 Desc Main

Household Items

\$7,789.50

Room	Item	Price
Masterbedroom	Draperies	\$3.00
	TV	\$10.00
	DVD/VCR	\$5.00
	Telephone	\$5.00
	3 Lamps	\$8.00
	alarm clock radio	\$3.00
	bedroom furniture	\$125.00
	Wall decorative fixtures	\$5.00
	room decoration	\$15.00
	Various jewrey	\$1,800.00
	books	\$10.00
	female clothes	\$150.00
	male clothes	\$150.00
	window unit	\$10.00
	towels	\$5.00
	bedding	\$7.00
	suitcases	\$5.00
	camping cots (3)	\$12.00
	cosmetics	\$3.00
	hair products	\$3.00
electric razor (3)	\$15.00	
Office	furniture	\$100.00
	Sony laptop	\$150.00
	mp3	\$5.00
	Camera/video equipment	\$25.00
	3 inkjet printers	\$15.00
	file cabinet	\$20.00
	office supplies	\$25.00
	phone	\$3.00
	fish bowl	\$0.50
	decorative items	\$20.00
2nd bathroom	decorative items	\$3.00
Sunroom	window unit	\$10.00
	furniture	\$75.00
	lamp	\$5.00
	game table	\$10.00
	bookshelves	\$10.00
	books	\$10.00
	decorative items	\$15.00
living room	furniture	\$200.00
	tv	\$25.00
	DVD/VCR	\$15.00



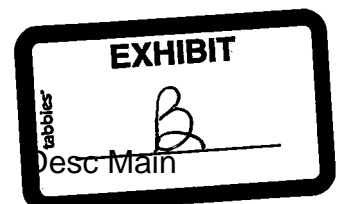
	piano	\$200.00
	entertainment system	\$35.00
	blankets	\$10.00
	gaming system with games	\$350.00
	decorative items	\$10.00
	lamp	\$10.00
	Telephone	\$5.00
dining room	furniture	\$350.00
	Draperies	\$5.00
	china	\$150.00
	decorative items	\$150.00
kitchen	refrigerator	\$75.00
	dishes	\$25.00
	cookware	\$50.00
	records	\$10.00
	record player	\$15.00
	tv	\$15.00
	DVD/VCR	\$10.00
	food	\$25.00
	furniture	\$25.00
	dell desktop computer	\$75.00
	computer monitor	\$25.00
	books	\$50.00
	decorative items	\$35.00
	washing machine	\$75.00
	dryer	\$75.00
	lunchbags	\$20.00
	cleaning materials	\$10.00
loft	furniture	\$50.00
	synthasizer	\$10.00
	decorative items	\$10.00
upstairs bathroom	cosmetics	\$3.00
	hair products	\$3.00
Bedroom 2	furniture	\$300.00
	tv (2)	\$75.00
	gaming system with games	\$50.00
	bedding	\$25.00
	clothing	\$75.00
	lamp	\$5.00
	toys	\$20.00
	window unit	\$10.00
	decorative items	\$25.00
bedroom 3	furniture	\$100.00
	bedding	\$20.00
	tv	\$20.00
	DVD/VCR	\$10.00

	clock radio	\$10.00
	lamp	\$10.00
	jewrlry	\$20.00
	clothing	\$100.00
	window unit	\$10.00
attics/closets	furniture	\$45.00
	bedding	\$45.00
	towels	\$14.00
	clothing	\$16.00
	toys	\$20.00
garage	paint	\$15.00
	pressure washer (2)	\$75.00
	lawn equipment	\$150.00
	paint sprayer	\$20.00
	riding lawn mower	\$300.00
	tools	\$175.00
	furniture	\$20.00
	freezer	\$20.00
	shelving	\$30.00
	small appliances	\$40.00
outside	furniture	\$50.00
	above ground pool	\$100.00
	playset	\$50.00
	trampoline	\$50.00
storage building	holiday supplies	\$25.00
	decorative items	\$50.00
	clothing	\$50.00
	paint	\$10.00
	used window units	\$20.00
	heaters	\$40.00
	dehumidifiers	\$50.00
	tools	\$50.00
	shelving	\$50.00
	cabinets	\$20.00
	furniture	\$50.00
David's Office	furniture	\$35.00
	stereo	\$15.00
	IPOD	\$40.00
	gateway computer	\$20.00
M'Lynn	computer	\$15.00
	mp3	\$5.00
Wyatt	computer	\$10.00
	mp3	\$3.00
claira	computer	\$50.00
	mp3	\$5.00

Rental Supplies

\$1,033.00

Property	Unit	item	price	
72 Single Street	Apt. 1	Stove	\$10.00	
		Refrigerator	\$10.00	
		2 window units	\$20.00	
	Apt. 2	Stove	\$10.00	
		Refrigerator	\$20.00	
		2 window units	\$20.00	
	Apt. 3	Stove	\$10.00	
		Refrigerator	\$10.00	
		2 window units	\$20.00	
	Apt. 4	Stove	\$10.00	
		Refrigerator	\$10.00	
		2 window units	\$20.00	
	Apt. 5	Stove	\$10.00	
		Refrigerator	\$20.00	
	Apt. 6	Stove	\$10.00	
		Refrigerator	\$20.00	
	Apt. 7	Stove	\$10.00	
		Refrigerator	\$10.00	
		2 window units	\$20.00	
	Apt. 8	Refrigerator	\$10.00	
		Stove	\$10.00	
	142 Single st	Apt. 1	stove	\$10.00
			refrigerator	\$10.00
apt. 2		vacant not habitable		
apt. 3		vacant not habitable		
Apt. 4		stove	\$10.00	
		refrigerator	\$10.00	
apt. 5		stove	\$10.00	
		refrigerator	\$10.00	
apt. 6		stove	\$10.00	
		refrigerator	\$10.00	
		window unit	\$10.00	
Apt. 7		stove	\$10.00	
		refrigerator	\$10.00	
Apt. 8		stove	\$10.00	
Apt. 9		stove	\$10.00	
		refrigerator	\$10.00	
Apt. 10		stove	\$10.00	
		refrigerator	\$10.00	
Apt. 11		stove	\$10.00	
		refrigerator	\$10.00	
115 Tice St		junk	\$5.00	
2605 Timothy rd		house	stove	\$10.00



	refrigerator	\$10.00
1111 W Burdeshaw	3 stoves	\$30.00
	3 refrigerators	\$30.00
	4 window units	\$40.00
208 N Herring	2 stoves	\$20.00
	2 refrigerators	\$20.00
	4 window units	\$40.00
610 W Adams	window unit	\$10.00
	3 stoves	\$30.00
	3 refrigerators	\$30.00
	flashing	\$3.00
202 Lanier	stove	\$10.00
	refrigerator	\$10.00
204 Lanier	2 stoves	\$20.00
	2 refrigerators	\$20.00
208 N Blackshear	2 stoves	\$20.00
	2 refrigerators	\$20.00
	2 window units	\$20.00
630 Headland	stove	\$10.00
	refrigerator	\$10.00
	2 window units	\$20.00
	heaters	\$5.00
644 Headland	2 stoves	\$20.00
	2 refrigerators	\$20.00
	2 window units	\$20.00
654 Headland	stove	\$10.00
	refrigerator	\$10.00
	2 window units	\$20.00
664 Headland	stove	\$10.00
	refrigerator	\$10.00
	2 window units	\$20.00

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
RESIDENCE LOCATED AT 3706 HEATHERBROOK PLACE, DOTHAN, AL (APPRAISAL DATED 1/19/2010)	Ala. Code §§ 6-10-2 Const. Art. X, § 205	10,000.00	164,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
CD AT COMPASS BANK	Ala. Code § 6-10-6	510.50	1,000.76
Household Goods and Furnishings			
HOUSEHOLD GOODS & FURNISHINGS IN RESIDENCE (SEE ATTCHED EXHIBIT "A")	Ala. Code § 6-10-6	5,489.50	5,489.50
Wearing Apparel			
CLOTHING	Ala. Code §§ 6-10-6, 6-10-126	500.00	500.00
Furs and Jewelry			
RINGS, EARRINGS & WATCHES	Ala. Code §§ 6-10-6, 6-10-126	1,800.00	1,800.00
Interests in Insurance Policies			
COMBINED LIFE INSURANCES (CASH SURRENDER VALUE)	Ala. Code §§ 6-10-8, 27-14-29	12,721.16	12,721.16
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
OPPENHEIMER FUNDS SIMPLE IRA	Ala. Code § 19-3B-508	809.60	809.60
EDWARD JONES IRA	Ala. Code § 19-3B-508	6,910.57	6,910.57
AMERICAN FUNDS RETIREMENT FUND	Ala. Code § 19-3B-508	3,126.97	3,126.97

Total: **41,868.30** **196,358.56**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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 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.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of 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.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxxxx4231	H	SECOND MORTGAGE						29,463.81	0.00
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		RESIDENCE LOCATED AT 3706 HEATHERBROOK PLACE, DOTHAN, AL (APPRAISAL DATED 1/19/2010)							
		Value \$ 164,000.00							
Account No. xxxxx6434	H	BUSINESS DEBT						37,167.00	14,842.00
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		DUPLEX LOCATED AT 654 HEADLAND AVENUE, DOTHAN, ALABAMA (TAX APPRAISAL)							
		Value \$ 22,325.00							
Account No. xxxxx9294	H	BUSINESS DEBT						8,668.58	0.00
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		DUPLEX LOCATED AT 644 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)							
		Value \$ 22,025.00							
Account No. xxxxx6442	H	BUSINESS DEBT						37,105.02	21,680.02
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		APARTMENTS LOCATED AT 630 HEADLAND AVENUE, DOTHAN, AL (TAX APPRAISAL)							
		Value \$ 15,425.00							
Subtotal (Total of this page)								112,404.41	36,522.02

4 continuation sheets attached

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx8855			BUSINESS DEBT					
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		H	DUPLEX & GARAGE APARTMENT LOCATED AT 1109-1111 BURDESHAW STREET, DOTHAN, ALABAMA (TAX APPRAISAL)				53,813.29	1,713.29
			Value \$ 52,100.00					
Account No. xxxxx6378			BUSINESS DEBT					
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		H	APARTMENTS LOCATED AT 208 BLACKSHEAR STREET, DOTHAN, ALABAMA (TAX APPRAISAL)				57,445.35	19,645.35
			Value \$ 37,800.00					
Account No. xxxxx9505			FIRST MORTGAGE					
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		J	BUSINESS DEBT TRI-PLEX LOCATED AT 610 ADAMS STREET, DOTHAN, AL (TAX APPRAISAL)				101,318.40	18,468.40
			Value \$ 82,850.00					
Account No. xxxxx9513			SECOND MORTGAGE					
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		J	BUSINESS DEBT TRI-PLEX LOCATED AT 610 ADAMS STREET, DOTHAN, AL (TAX APPRAISAL)				12,826.77	12,826.77
			Value \$ 82,850.00					
Account No. xxxxx7053			BUSINESS DEBT					
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		H	DUPLEX LOCATED AT 208 NORTH HERRING STREET, DOTHAN, AL (TAX APPRAISAL)				59,462.51	17,962.51
			Value \$ 41,500.00					
Subtotal							284,866.32	70,616.32
(Total of this page)								

Sheet **1** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xxxxx1615	H	H	FIRST MORTGAGE				
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170							
			Value \$	23,425.00		34,171.50	10,746.50
Account No. xxxxx1623	H	H	SECOND MORTGAGE				
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170							
			Value \$	23,425.00		8,742.79	8,742.79
Account No. xxxxx8577	W	W	FIRST MORTGAGE				
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170							
			Value \$	16,750.00		50,000.00	33,250.00
Account No. xxxxx8593	W	W	SECOND MORTGAGE				
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170							
			Value \$	16,750.00		7,400.00	7,400.00
Account No. xxxxx0874	H	H	BUSINESS DEBT				
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170							
			Value \$	66,600.00		69,435.37	2,835.37
Subtotal						169,749.66	62,974.66
(Total of this page)							

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxx9690								
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		J	FIRST MORTGAGE					
			BUSINESS DEBT					
			RENTAL HOUSE LOCATED 115 TICE STREET, MIDLAND CITY, AL (TAX APPRAISAL)					
			Value \$ 62,510.00				66,332.17	3,822.17
Account No. xxxxx6791								
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170		J	SECOND MORTGAGE					
			BUSINESS DEBT					
			RENTAL HOUSE LOCATED 115 TICE STREET, MIDLAND CITY, AL (TAX APPRAISAL)					
			Value \$ 62,510.00				8,152.76	8,152.76
Account No. xxxx0234								
HEADLAND NATIONAL BANK P O BOX 157 HEADLAND, AL 36345		J	BUSINESS DEBT					
			APARTMENTS LOCATED AT 72 & 142 SINGLE STREET, DALEVILLE, AL (TAX APPRAISAL)					
			Value \$ 173,150.00				336,478.47	163,328.47
Account No. xxxxxx1186								
HOMECOMINGS FINANCIAL BANKRUPTCY DEPARTMENT P O BOX 4622 WATERLOO, IA 50704-4622		J	BUSINESS DEBT					
			RENTAL HOUSE LOCATED AT 2605 TIMOTHY ROAD, DOTHAN, AL (TAX APPRAISAL)					
			Value \$ 58,800.00				71,441.00	12,641.00
Account No.								
SOUTHEAST ALABAMA REGIONAL PLANNING P O BOX 1406 DOTHAN, AL 36302		J	SECOND MORTGAGE					
			BUSINESS DEBT					
			COMMERCIAL PROPERTY LOCATED AT 248 NORTH FOSTER STREET, DOTHAN, AL (TAX APPRAISAL)					
			Value \$ 84,100.00				50,000.00	21,324.44
Subtotal								
(Total of this page)							532,404.40	209,268.84

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxx-xx-xxxxxxxx8325 SOUTHEAST TOYOTA FINANCE P O BOX 70832 CHARLOTTE, NC 28272-0832	J	2006 TOYOTA SIENNA VAN (PURCHASED 10/19/06)						17,912.20	3,912.20
		Value \$ 14,000.00							
Account No. xxxxxx7666 WELLS FARGO - BUSINESS DIRECT R.E. MAC U1851-014 P.O. BOX 7666 BOISE, ID 83707-1666	J	FIRST MORTGAGE BUSINESS DEBT COMMERCIAL PROPERTY LOCATED AT 248 NORTH FOSTER STREET, DOTHAN, AL (TAX APPRAISAL)						55,424.44	0.00
		Value \$ 84,100.00							
Account No. xxxxxx7465 WELLS FARGO HOME MORTGAGE BK DEPT MACX7801-014 3476 STATEVIEW BLVD FORT MILL, SC 29715	H	FIRST MORTGAGE RESIDENCE LOCATED AT 3706 HEATHERBROOK PLACE, DOTHAN, AL (APPRAISAL DATED 1/19/2010)						134,277.12	0.00
		Value \$							
Account No.									
		Value \$							
Account No.									
		Value \$							
Subtotal (Total of this page)								207,613.76	3,912.20
Total (Report on Summary of Schedules)								1,307,038.55	383,294.04

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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.

TYPES 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 of 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 a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

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 representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred 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 business, whichever 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 \$5,775* 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 \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered 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 Reserve 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).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

Debtors

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 INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. _____		POSSIBLE DEFICIENCY BALANCE				
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	J		X	X		1.00
Account No. xxxx-xxxx-xxxx-2229		CREDIT CARD				
CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	W					19,861.00
Account No. xxxx-xxxx-xxxx-1815		CREDIT CARD				
CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	W					1,895.11
Account No. xxxx-xxxx-xxxx-2501		CREDIT CARD				
CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	W					19,225.65
Subtotal (Total of this page)						40,982.76

2 continuation sheets attached

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx-xxxx-xxxx-5457 CHASE PO BOX 15298 WILMINGTON, DE 19850-5298	W	CREDIT CARD				19,136.24
Account No. xxxx-xxxx-xxxx-2724 CHASE PO BOX 15298 WILMINGTON, DE 19850-5298						
Account No. 0772 COMPASS BANK P.O. BOX 2210 DECATUR, AL 35699	W	CREDIT CARD				13,290.96
Account No. 9779 COMPASS BANK P.O. BOX 2210 DECATUR, AL 35699						
Account No. DOCTORS LABORATORY INC P O BOX 4750 VALDOSTA, GA 31604-4750	J	MEDICAL			X	180.30
Subtotal (Total of this page)						

Sheet no. 1 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. JOHN HENDERSON C/O CORY H. DRIGGERS, ESQ. P.O. BOX 1649 DOTHAN, AL 36302	J		DISPUTED INJURY CLAIM	X	X	X	1.00
Account No. SOUTHERN CLINIC, P.C. 1901 MELBA DRIVE DOTHAN, AL 36301		J		CONTESTED MEDICAL BILL			X
Account No. VINSON PLUMBING & ELECTRIC, INC. 634 SOUTH SHADY LANE DOTHAN, AL 36301	J		CONTESTED BALANCE DUE			X	255.42
Account No.							
Account No.							
Account No.							

Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **514.76**

Total
(Report on Summary of Schedules) **98,634.73**

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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.
BRENT J MCFARLAND DMD 1609 W MAIN ST STE 201 DOTHAN, AL 36301	CONTRACT FOR ORTHODONTIC SERVICES
STEVE HODGE & ASSOCIATES, INC. 188 NORTH FOSTER STREET SUITE 201 DOTHAN, AL 36303	EXECUTORY CONTRACT WITH MANAGEMENT COMPANY TO MANAGE RENTALS THROUGH 1/31/2012.

In re **John David Watford,
Kimberly Barnes Watford**

Case No. _____

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	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0

continuation sheets attached to Schedule of Codebtors

Case 10-10834 Doc 1 Filed 05/06/10

Entered 05/06/10 15:51:39

Desc Main

In re **John David Watford**
Kimberly Barnes Watford

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: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): DAUGHTER DAUGHTER SON	AGE(S): 11 13 8
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	FLORIDA SIGN ERECTORS	SELF EMPLOYED - REALTY COMPANIES
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>4,192.50</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>4,192.50</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>492.44</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>492.44</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>3,700.06</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>9,778.94</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>9,778.94</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>3,700.06</u>	\$ <u>9,778.94</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>13,479.00</u>	

(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:

In re **John David Watford**
Kimberly Barnes Watford

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. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,550.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>		
b. Is property insurance included?	Yes <u> </u> No <u>X</u>		
2. Utilities:		\$	<u>300.00</u>
a. Electricity and heating fuel		\$	<u>0.00</u>
b. Water and sewer		\$	<u>110.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>65.28</u>
3. Home maintenance (repairs and upkeep)		\$	<u>1,200.00</u>
4. Food		\$	<u>310.12</u>
5. Clothing		\$	<u>0.00</u>
6. Laundry and dry cleaning		\$	<u>455.95</u>
7. Medical and dental expenses		\$	<u>261.26</u>
8. Transportation (not including car payments)		\$	<u>759.95</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>72.26</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>508.67</u>
a. Homeowner's or renter's		\$	<u>300.00</u>
b. Life		\$	<u>120.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>7,910.48</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>73.96</u>
17. Other <u>PET/VET EXPENSES</u>		\$	<u>211.88</u>
Other <u>EDUCATION</u>		\$	<u>14,209.81</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 14,209.81

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

ALL FIGURES ARE A SIX MONTH AVERAGE

20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>13,479.00</u>
b. Average monthly expenses from Line 18 above		\$	<u>14,209.81</u>
c. Monthly net income (a. minus b.)		\$	<u>-730.81</u>

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Attachment A

BUSINESS EXPENSES (SIX MONTH AVERAGE)

FUEL	\$196.70
AUTO SERVICE	\$288.50
BANK CHARGES	\$535.42
MISC. EXPENSES	\$509.19
SUBSCRIPTIONS	\$254.81
LEGAL/PROFESSIONALS	\$632.50
RENTAL INSURANCE	\$714.51
MEANS & ENTERTAINMENT	\$416.36
RENTAL SUPPLIES	\$316.84
RENTAL REPAIRS	\$1256.76
RENTAL UTILITIES	\$2349.17
ADVERTISING	\$66.35
PROPERTY TAXES	\$324.60
OTHER TAXES	\$48.77
TOTAL	\$7910.48

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

In re John David Watford
Kimberly Barnes Watford

Debtor(s)

Case No. _____

Chapter 11

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 0.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ 0.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor) \$ 0.00

4. Payroll Taxes 0.00

5. Unemployment Taxes 0.00

6. Worker's Compensation 0.00

7. Other Taxes 0.00

8. Inventory Purchases (Including raw materials) 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray 0.00

10. Rent (Other than debtor's principal residence) 0.00

11. Utilities 0.00

12. Office Expenses and Supplies 0.00

13. Repairs and Maintenance 0.00

14. Vehicle Expenses 0.00

15. Travel and Entertainment 0.00

16. Equipment Rental and Leases 0.00

17. Legal/Accounting/Other Professional Fees 0.00

18. Insurance 0.00

19. Employee Benefits (e.g., pension, medical, etc.) 0.00

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION	TOTAL
-------------	-------

21. Other (Specify):

DESCRIPTION	TOTAL
-------------	-------

22. Total Monthly Expenses (Add items 3-21) \$ 0.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ 0.00

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

In re John David Watford
Kimberly Barnes Watford
Debtor(s)

Case No. _____
Chapter 11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 6, 2010

Signature /s/ John David Watford
John David Watford
Debtor

Date May 6, 2010

Signature /s/ Kimberly Barnes Watford
Kimberly Barnes Watford
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

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

In re John David Watford
Kimberly Barnes Watford

Debtor(s)

Case No. _____

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
\$13,545.00	2010 YTD: Husband FLORIDA SIGN ERECTORS
\$56,934.29	2009: Husband FLORIDA SIGN ERECTORS
\$125,000.00	2009 GROSS INCOME FROM RENTAL PROPERTIES & SALES (APPROX) - TAX RETURN ON EXTENSION
\$135,573.00	2008 JOINT GROSS INCOME

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
\$566.00	2008: Both Tax Refund

3. Payments to creditors

None **Complete a. or b., as appropriate, and c.**

a. *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 credit 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 OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

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 \$5,850*. 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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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 CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------

None 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 RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	--------------------

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

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 AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

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
---	-----------------	--------------------------------------

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
BANK OF AMERICA HOME LOANS CUSTOMER SERVICE P.O. BOX 5170 SIMI VALLEY, CA 93062-5170	10/27/2009	FORECLOSURE OF 209 SHADY GROVE, DOTHAN, AL

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.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF 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 ADDRESS OF CUSTODIAN	NAME AND LOCATION 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
ONLY CHURCH TITHES			

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
(2) REFRIGERATORS, (2) STOVES & (2) FIRE EXTINGUISHERS - APPROX. \$500	THEFT	VARIOUS DATES

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	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
CAMERON A. METCALF, P.C.(MET004) ATTORNEY AT LAW P.O. DRAWER 6504 DOTHAN, AL 36302	(PLEASE SEE STATEMENT OF ATTORNEY PURSUANT TO RULE 2016(b) ATTACHED HERETO.)	
CFEFA 205 N 20TH ST - FRANK NELSON BLDG STE 600 BIRMINGHAM, AL 35203	CREDIT COUNSELING	\$35.00
RAFAEL GIL, ESQ.		\$100.00

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
MICHAEL A. JERRELL NON-RELATIVE	4/14/10	SOLD REAL PROPERTY AT 83 PRIVATE ROAD 1503, OZARK, AL FOR FMV \$7500.

- 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 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
COMPASS BANK	CLOSED 4 ACCOUNTS	2010

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	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

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	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.

NAME AND ADDRESS OF OWNER	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
209 SHADY GROVE LANE MIDLAND CITY, AL		UNTIL 8/2009

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 NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL 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.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
ADAMS RENTALS, LLC	41-7965214		RENTALS	9/4/2007 - PRESENT
BARNES INVESTMENT PROPERTIES, LLC	26-2844634		RENTALS	9/4/2007 - PRESENT
EN THEOS, LLC	20-2984840		RETNALS	6/31/05 - PRESENT
WATFORD PLACE, LLC	26-1340146		RENTALS	10/11/2007 - PRESENT
WATFORD REALTY, LLC	20-2985199		REAL ESTATE COMPANY	6/13/2005 - PRESENT
HEATHERBROOK, LLC	20-8901193		RENTALS	7/31/2006 - 10/2009

None 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.

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	DATES SERVICES RENDERED
BEDSOLE, BRYANT & ASSOCIATES, LLC 974 WEST CARROLL STREET DOTHAN, AL 36301	

- 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
------	---------

- 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.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

- 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.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

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, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	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 May 6, 2010

Signature /s/ John David Watford
John David Watford
Debtor

Date May 6, 2010

Signature /s/ Kimberly Barnes Watford
Kimberly Barnes Watford
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 re John David Watford
Kimberly Barnes Watford

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

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

For legal services, I have agreed to accept	\$	<u>7,421.00</u>
Prior to the filing of this statement I have received	\$	<u>7,421.00</u>
Balance Due	\$	<u>0.00</u>

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

Debtor Other (specify): **RETAINER OF \$7421 WILL BE HELD IN TRUST, PENDING FEE REQUESTS
MADE UPON AND APPROVED BY THE COURT.**

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

Debtor Other (specify):

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

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

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

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

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

Judicial lien avoidances to the extent such liens are brought to attorney's attention before filing; and defense of motions for relief from stay.

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

Representation of the debtors in any dischargeability actions, or any other adversary proceeding.

Judicial lien avoidances to the extent such liens are not brought to attorney's attention before filing; and, defense of motions for relief from stay beyond scope of presumptive fee.

CERTIFICATION

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

Dated: May 6, 2010

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

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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

In re John David Watford
Kimberly Barnes Watford
Debtor(s)

Case No. _____
Chapter 11

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

John David Watford
Kimberly Barnes Watford
Printed Name(s) of Debtor(s)

X /s/ John David Watford May 6, 2010
Signature of Debtor Date

Case No. (if known) _____

X /s/ Kimberly Barnes Watford May 6, 2010
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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

In re **John David Watford**
Kimberly Barnes Watford

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **May 6, 2010**

/s/ John David Watford

John David Watford

Signature of Debtor

Date: **May 6, 2010**

/s/ Kimberly Barnes Watford

Kimberly Barnes Watford

Signature of Debtor

JOHN DAVID WATFORD
P.O. BOX 6663
DOTHAN AL 36302

KIMBERLY BARNES WATFORD
P.O. BOX 6663
DOTHAN AL 36302

BANK OF AMERICA HOME LOANS
CUSTOMER SERVICE
P.O. BOX 5170
SIMI VALLEY CA 93062-5170

BRENT J MCFARLAND DMD
1609 W MAIN ST
STE 201
DOTHAN AL 36301

CAPITAL ONE
P O BOX 30285
SALT LAKE CITY UT 84130-0285

CHASE
PO BOX 15298
WILMINGTON DE 19850-5298

COMPASS BANK
P.O. BOX 2210
DECATUR AL 35699

DOCTORS LABORATORY INC
P O BOX 4750
VALDOSTA GA 31604-4750

HEADLAND NATIONAL BANK
P O BOX 157
HEADLAND AL 36345

HOMEcomings FINANCIAL
BANKRUPTCY DEPARTMENT
P O BOX 4622
WATERLOO IA 50704-4622

JOHN HENDERSON
C/O CORY H. DRIGGERS, ESQ.
P.O. BOX 1649
DOTHAN AL 36302

SOUTHEAST ALABAMA REGIONAL PLANNING
P O BOX 1406
DOTHAN AL 36302

SOUTHEAST TOYOTA FINANCE
P O BOX 70832
CHARLOTTE NC 28272-0832

SOUTHERN CLINIC, P.C.
1901 MELBA DRIVE
DOTHAN AL 36301

STEVE HODGE & ASSOCIATES, INC.
188 NORTH FOSTER STREET
SUITE 201
DOTHAN AL 36303

VINSON PLUMBING & ELECTRIC, INC.
634 SOUTH SHADY LANE
DOTHAN AL 36301

WELLS FARGO - BUSINESS DIRECT R.E.
MAC U1851-014
P.O. BOX 7666
BOISE ID 83707-1666

WELLS FARGO HOME MORTGAGE
BK DEPT MACX7801-014
3476 STATEVIEW BLVD
FORT MILL SC 29715

In re **John David Watford**
Kimberly Barnes Watford
 Debtor(s)
 Case Number: _____
 (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 INCOME																					
1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>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.</p>			Column A	Column B																
		Debtor's	Spouse's																		
		Income	Income																		
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 0.00	\$ 0.00																		
3	<p>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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 0.00	\$ 0.00																		
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																		
c.	Business income	Subtract Line b from Line a																			
4	<p>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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 0.00	\$ 0.00																		
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																		
c.	Rent and other real property income	Subtract Line b from Line a																			
5	Interest, dividends, and royalties.	\$ 0.00	\$ 0.00																		
6	Pension and retirement income.	\$ 0.00	\$ 0.00																		
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	\$ 0.00																		
8	<p>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:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ 0.00</td> <td style="width: 30%;">Spouse \$ 0.00</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																			
9	<p>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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ 0.00	\$ 0.00				
		Debtor	Spouse																		
a.		\$	\$																		
b.		\$	\$																		
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ 0.00	\$ 0.00																		

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.	\$ 0.00
----	--	----------------

Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>May 6, 2010</u>	Signature: <u>/s/ John David Watford</u> John David Watford (Debtor)
	Date: <u>May 6, 2010</u>	Signature <u>/s/ Kimberly Barnes Watford</u> Kimberly Barnes Watford (Joint Debtor, if any)