

United States Bankruptcy Court
Middle District of Alabama

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Dr. Jeffrey M. Bern, P.C.
Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):
All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) 63-1067146
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 1760 Platt Place Montgomery, AL
Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 36117
ZIP Code
County of Residence or of the Principal Place of Business: Montgomery
County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):
ZIP Code
ZIP Code

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

Type of Debtor (Form of Organization) (Check one box)
Nature of Business (Check one box)
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Nature of Debts (Check one box)
P.C.

Filing Fee (Check one box)
Chapter 11 Debtors
Check one box:
Check if:
Check all applicable boxes:

Statistical/Administrative Information
Debtor estimates that funds will be available for distribution to unsecured creditors.
Estimated Number of Creditors
Estimated Assets
Estimated Liabilities

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Dr. Jeffrey M. Bern, P.C.
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

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

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

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

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

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

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

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

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

If this is a joint petition:

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

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

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

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

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

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

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

(Name of landlord that obtained judgment)

(Address of landlord)

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

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

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

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

Name of Debtor(s):
Dr. Jeffrey M. Bern, P.C.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Michael A. Fritz, Sr
Signature of Attorney for Debtor(s)

Michael A. Fritz, Sr ASB 5814 Z56M
Printed Name of Attorney for Debtor(s)

Fritz Hughes & Hill, LLC
Firm Name

7020 Fain Park Drive
Suite 1
Montgomery, AL 36117

Address

Email: bankruptcy@fritzandhughes.com
(334) 215-4422 Fax: (334) 215-4424

Telephone Number

March 29, 2011
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____

Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Dr. Jeffrey Bern
Signature of Authorized Individual

Dr. Jeffrey Bern
Printed Name of Authorized Individual

President
Title of Authorized Individual

March 29, 2011
Date

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

In re Dr. Jeffrey M. Bern, P.C.

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>
Alabama Office Supply	Alabama Office Supply			404.00
Alexander Dental Lab 160 S. Panama Street Montgomery, AL 36107	Alexander Dental Lab 160 S. Panama Street Montgomery, AL 36107			1,260.00
AT&T POB 105024 Atlanta, GA 30348-5024	AT&T POB 105024 Atlanta, GA 30348-5024			7,303.00
Benco Dental 295 Centerpoint Blvd POB 491 Pittston, PA 18640	Benco Dental 295 Centerpoint Blvd POB 491 Pittston, PA 18640			15,821.00
Culligan P.O. Box 4977 Montgomery, AL 36103	Culligan P.O. Box 4977 Montgomery, AL 36103			240.00
Dental Ceramics 1513 Rex Street Montgomery, AL 36107	Dental Ceramics 1513 Rex Street Montgomery, AL 36107			14,000.00
Edwards Heating A/C 1540 Jean Street Montgomery, AL 36107	Edwards Heating A/C 1540 Jean Street Montgomery, AL 36107			615.00
Jackson Thornton P.O. Box 96 Montgomery, AL 36101	Jackson Thornton P.O. Box 96 Montgomery, AL 36101	Alan Grigsby		8,500.00
Jeffery Bern 1760 Platt Place Montgomery, AL 36117	Jeffery Bern 1760 Platt Place Montgomery, AL 36117			40,000.00
Montgomery County Revenue Commissioner P.O. Box 1667 Montgomery, AL 36102	Montgomery County Revenue Commissioner P.O. Box 1667 Montgomery, AL 36102	Property Taxes		6,000.00
Office Depot POB 689020 Des Moines, IA 50368	Office Depot POB 689020 Des Moines, IA 50368			178.00

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Patterson Financial Services 1031 Mendota Heights Road Saint Paul, MN 55120	Patterson Financial Services 1031 Mendota Heights Road Saint Paul, MN 55120			3,565.00
Patterson Financial Services 1031 Mendota Heights Road Saint Paul, MN 55120	Patterson Financial Services 1031 Mendota Heights Road Saint Paul, MN 55120			16,866.00
RBC Bank POB 1070 Charlotte, NC 28201	RBC Bank POB 1070 Charlotte, NC 28201			11,127.00
Sterling Bank POB 2181 Columbus, GA 31902-2181	Sterling Bank POB 2181 Columbus, GA 31902-2181			10,838.00
Sterling Bank POB 2181 Columbus, GA 31902-2181	Sterling Bank POB 2181 Columbus, GA 31902-2181			5,000.00

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

I, the President of the P.C. named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date March 29, 2011

Signature /s/ Dr. Jeffrey Bern
Dr. Jeffrey Bern
President

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 Dr. Jeffrey M. Bern, P.C.

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>10,000.00</u>
Prior to the filing of this statement I have received	\$	<u>10,000.00</u>
Balance Due	\$	<u>0.00</u>

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

Debtor Other (specify):

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

Debtor Other (specify): **\$10,000 Retainer**

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

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

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

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

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.

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, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

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: March 29, 2011

/s/ Michael A. Fritz, Sr

**Michael A. Fritz, Sr
Fritz Hughes & Hill, LLC
7020 Fain Park Drive
Suite 1
Montgomery, AL 36117
(334) 215-4422 Fax: (334) 215-4424
bankruptcy@fritzandhughes.com**

Dr. Jeffrey M. Bern, P.C.
1760 Platt Place
Montgomery, AL 36117

ABS

Alabama Office Supply

Alexander Dental Lab
160 S. Panama Street
Montgomery, AL 36107

AT&T
POB 105024
Atlanta, GA 30348-5024

Benco Dental
295 Centerpoint Blvd
POB 491
Pittston, PA 18640

Carolyn Bern
3400 Summerhill Drive
Montgomery, AL 36111

CIT
1 CIT Drive, Suite 4321
Livingston, NJ 07039

Culligan
P.O. Box 4977
Montgomery, AL 36103

Dental Ceramics
1513 Rex Street
Montgomery, AL 36107

Edwards Heating A/C
1540 Jean Street
Montgomery, AL 36107

GE Healthcare Financial
POB 414418
Boston, MA 02241

Hartford Life Insurance

IRS
801 Tom Martin Drive
Birmingham, AL 35211

IRS
c/o Patricia Conover
P.O. Box 197
Montgomery, AL 36101

Jackson Thornton
P.O. Box 96
Montgomery, AL 36101

Jeffery Bern
1760 Platt Place
Montgomery, AL 36117

Jeffrey M. Bern

Montgomery County Revenue Commissioner
P.O. Box 1667
Montgomery, AL 36102

Office Depot
POB 689020
Des Moines, IA 50368

Patterson Financial Services
1031 Mendota Heights Road
Saint Paul, MN 55120

Pitney Bowes

RBC Bank
POB 1070
Charlotte, NC 28201

Sterling Bank
POB 2181
Columbus, GA 31902-2181