

B1 (Official Form 1)(4/10)

United States Bankruptcy Court
Middle District of Alabama

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Irwin, Michael D.
Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):
All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
xxx-xx-8635
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):
8672 Lillian Place
Montgomery, AL
ZIP Code
36117
Street Address of Joint Debtor (No. and Street, City, and State):
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):
ZIP Code
Mailing Address of Joint Debtor (if different from street address):
ZIP Code

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

Type of Debtor (Form of Organization) (Check one box)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.
Corporation (includes LLC and LLP)
Partnership
Other (If debtor is not one of the above entities, check this box and state type of entity below.)
Nature of Business (Check one box)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Other
Tax-Exempt Entity (Check box, if applicable)
Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Nature of Debts (Check one box)
Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
Debts are primarily business debts.

Filing Fee (Check one box)
Full Filing Fee attached
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.
Chapter 11 Debtors
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 *** Daniel Gary Hamm ASB-9909-H68D ***
Debtor estimates that funds will be available for distribution to unsecured creditors.
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.
Estimated Number of Creditors
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

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): Irwin, Michael D.	
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:
Exhibit A		Exhibit B	
(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.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		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).	
		X <u>/s/ Daniel Gary Hamm</u> <u>August 4, 2011</u> Signature of Attorney for Debtor(s) (Date) Daniel Gary Hamm ASB-9909-H68D	
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?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> 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.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> 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)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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			
<input type="checkbox"/> 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.			
<input type="checkbox"/> 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):
Irwin, Michael D.

Signatures

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

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

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

/s/ Michael D. Irwin
Signature of Debtor Michael D. Irwin

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 4, 2011
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.

Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Attorney*

/s/ Daniel Gary Hamm
Signature of Attorney for Debtor(s)

Daniel Gary Hamm ASB-9909-H68D
Printed Name of Attorney for Debtor(s)

Daniel G. Hamm, P. C.
Firm Name

560 South McDonough Street
Suite A
Montgomery, AL 36104

Address

Telephone Number

August 4, 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

Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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

In re Michael D. Irwin

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/ Michael D. Irwin
Michael D. Irwin

Date: August 4, 2011

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

In re Michael D. Irwin

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>
American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	Credit Card Account		32,769.63
American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	Credit Card Account		27,739.26
American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	Credit Card Account		10,921.37
American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	American Express Bankruptcy Department Post Office Box 981535 El Paso, TX 79998-1535	Credit Card Account		6,850.90
Bank of America Bankruptcy Department Post Office Box 15026 Wilmington, DE 19850-5026	Bank of America Bankruptcy Department Post Office Box 15026 Wilmington, DE 19850-5026	Credit Card Account		6,371.15
Bank of America Bankruptcy Department Post Office Box 15026 Wilmington, DE 19850-5026	Bank of America Bankruptcy Department Post Office Box 15026 Wilmington, DE 19850-5026	Credit Card Account		120,924.73
CACH, LLC - Equilease c/o cacs 16011 College Blvd. Suite 101 Lenexa, KS 66219	CACH, LLC - Equilease c/o cacs 16011 College Blvd. Lenexa, KS 66219	Co-signer on Business Loan		174,290.00
Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Credit Card Account		24,291.06
Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Credit Card Account		22,045.22

B4 (Official Form 4) (12/07) - Cont.

In re Michael D. Irwin

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Credit Card Account		18,136.19
Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Credit Card Account		12,961.08
Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Chase Card Services Bankruptcy Department Post Office Box 15298 Wilmington, DE 19850-5298	Credit Card Account		1,173.48
Citi Cards Bankruptcy Department Post Office Box 6500 Sioux Falls, SD 57117	Citi Cards Bankruptcy Department Post Office Box 6500 Sioux Falls, SD 57117	Line of Credit Account		45,369.22
Compass Bank Bankruptcy Department P.O. Box 2210 Decatur, AL 35699-0001	Compass Bank Bankruptcy Department P.O. Box 2210 Decatur, AL 35699-0001	Personal Loan		140,000.00
Discover Bankruptcy Department Post Office Box 30943 Wilmington, DE 19886-5251	Discover Bankruptcy Department Post Office Box 30943 Wilmington, DE 19886-5251	Credit Card Account		6,788.23
Discover Bankruptcy Department Post Office Box 30943 Wilmington, DE 19886-5251	Discover Bankruptcy Department Post Office Box 30943 Wilmington, DE 19886-5251	Credit Card Account		2,353.03
Sterling Bank Bankruptcy Department 4121 Carmichael Road Suite 100 Montgomery, AL 36106	Sterling Bank Bankruptcy Department 4121 Carmichael Road Montgomery, AL 36106	Business Loan		47,752.07
US Bank Bankruptcy Department Post Office Box 6333 Fargo, ND 58125-6333	US Bank Bankruptcy Department Post Office Box 6333 Fargo, ND 58125-6333	Credit Card Account		12,525.11
USAA Federal Savings Bank Bankruptcy Department Post Office Box 65020 San Antonio, TX 78265-5020	USAA Federal Savings Bank Bankruptcy Department Post Office Box 65020 San Antonio, TX 78265-5020	Credit Card Account		12,060.56

B4 (Official Form 4) (12/07) - Cont.

In re Michael D. Irwin

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, Michael D. Irwin, 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 August 4, 2011Signature /s/ Michael D. Irwin

Michael D. Irwin

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.

Michael D. Irwin
8672 Lillian Place
Montgomery, AL 36117

Compass Bank
Bankruptcy Department
P.O. Box 2210
Decatur, AL 35699-0001

US Bank
Bankruptcy Department
Post Office Box 6333
 Fargo, ND 58125-6333

IRS/Insolvency
Post Office Box 7346
Philadelphia, PA 19101-7346

Compass Bank
Customer Service
Post Office Box 830927
Birmingham, AL 35283-0927

US Bank
Bankruptcy Department
Post Office Box 790408
Saint Louis, MO 63179-0408

Internal Revenue Service
801 Tom Martin Drive
Mail Stop 126
Birmingham, AL 35211

Compass Bank
Loan Department
Post Office Box 192
Birmingham, AL 35201

USAA Federal Savings Bank
Bankruptcy Department
Post Office Box 65020
San Antonio, TX 78265-5020

State of Alabama
Department of Revenue
Legal Division
P.O. Box 320001
Montgomery, AL 36132-0001

Discover
Bankruptcy Department
Post Office Box 30943
Wilmington, DE 19886-5251

United States Attorney
P. O. Box 197
Montgomery, AL 36101-0197

Discover Products, Inc.
c/o Capital Management Services, LP
726 Exchange Street
Suite 700
Buffalo, NY 14210

American Express
Bankruptcy Department
Post Office Box 981535
El Paso, TX 79998-1535

Jim Tinnell

Bank of America
Bankruptcy Department
Post Office Box 15026
Wilmington, DE 19850-5026

Regions Bank
Bankruptcy Department
8 Commerce Street
Montgomery, AL 36104

CACH, LLC - Equilease
c/o cacs
16011 College Blvd.
Suite 101
Lenexa, KS 66219

Regions Bank
ATTN: Bankruptcy Department
Post Office Box 11007
Birmingham, AL 35288

Chase Card Services
Bankruptcy Department
Post Office Box 15298
Wilmington, DE 19850-5298

Regions Bank
Bankruptcy Department
1900 Fifth Avenue, North
Birmingham, AL 35203

Citi Cards
Bankruptcy Department
Post Office Box 6500
Sioux Falls, SD 57117

Sterling Bank
Bankruptcy Department
4121 Carmichael Road
Suite 100
Montgomery, AL 36106