

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Beyl, Christopher F.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Beyl, Carrie D.</b>
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) <b>xxx-xx-2565</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-4541</b>
Street Address of Debtor (No. and Street, City, and State): <b>1905 Old Railroad Bed Road Harvest, AL</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>1905 Old Railroad Bed Road Harvest, AL</b>
ZIP Code <b>35749</b>	ZIP Code <b>35749</b>
County of Residence or of the Principal Place of Business: <b>Madison</b>	County of Residence or of the Principal Place of Business: <b>Madison</b>
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):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> 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." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> 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. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

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.

<b>Estimated Number of Creditors</b>										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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	100,000	OVER 100,000
<b>Estimated Assets</b>										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	\$1 billion	More than \$1 billion
<b>Estimated Liabilities</b>										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	\$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Beyl, Christopher F.</b>  <b>Beyl, Carrie D.</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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><b>X /s/ Michael E. Lee</b> <span style="float: right;"><b>January 29, 2008</b></span></p> <p style="text-align: center;">Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span></p> <p style="text-align: center;"><b>Michael E. Lee ASB-6321-E66M</b></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):

**Beyl, Christopher F.**

**Beyl, Carrie 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.

**X /s/ Christopher F. Beyl**  
Signature of Debtor **Christopher F. Beyl**

**X /s/ Carrie D. Beyl**  
Signature of Joint Debtor **Carrie D. Beyl**

Telephone Number (If not represented by attorney)

**January 29, 2008**  
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 E. Lee**  
Signature of Attorney for Debtor(s)

**Michael E. Lee ASB-6321-E66M**  
Printed Name of Attorney for Debtor(s)

**Michael E. Lee, Attorney At Law**  
Firm Name

**200 Westside Square, Suite 803  
Huntsville, AL 35801-4816**

Address

**Email: mikeelee@bellsouth.net  
(256) 536-8213 Fax: (256) 536-8262**

Telephone Number

**January 29, 2008**  
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** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

\_\_\_\_\_ Date

United States Bankruptcy Court  
Northern District of Alabama

In re Christopher F. Beyl  
Carrie D. Beyl

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_



United States Bankruptcy Court  
Northern District of Alabama

In re Christopher F. Beyl  
Carrie D. Beyl

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_



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

In re Christopher F. Beyl  
Carrie D. Beyl 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: January 29, 2008 /s/ Christopher F. Beyl  
Christopher F. Beyl  
Signature of Debtor

Date: January 29, 2008 /s/ Carrie D. Beyl  
Carrie D. Beyl  
Signature of Debtor



ABC Supply Co., Inc.  
P.O. Box 292406  
Nashville, TN 37229-2406

Capital One, F.S.B.  
P.O. Box 650007  
Dallas, TX 75265-0007

Comfort Control, Inc.  
10356 Highway 36 E  
Laceys Spring, AL 35754

Alabama Concrete Co., Inc.  
4200 Stringfield Road, N.W.  
Huntsville, AL 35806-1426

CapitalSouth Bank  
P.O. Box 59587  
Birmingham, AL 35209

Compass Bank  
P.O. Box 830927  
Birmingham, AL 35283-0927

Allardt Land Company, Inc.  
P.O. Box 69  
Allardt, TN 38504

Carpet Systems of Huntsville  
P.O. Box 1127  
Huntsville, AL 35807

Countrywide  
P.O. Box 660694  
Dallas, TX 75266-0694

Allied Photocopy, Inc.  
P.O. Box 71  
Huntsville, AL 35804

Cell Pak Services  
P.O. Box 1023  
Decatur, AL 35601

Cox Interior, Inc.  
1751 Old Columbia Road  
Campbellsville, KY 42718

American Express Delta  
P.O. Box 650448  
Dallas, TX 75265-0448

Citimortgage, Inc.  
P.O. Box 689196  
Des Moines, IA 50368-9196

First American Bank  
P.O. Box 37  
Birmingham, AL 35201-0037

American Express Gold  
P.O. Box 650448  
Dallas, TX 75265-0448

City Lumber Ace Hardware  
3312 Bob Wallace Avenue  
Huntsville, AL 35805

G & G Enterprises  
438 Low Gap Road  
Gurley, AL 35748

American Home Mortgage Servicing  
P.O. Box 660029  
Dallas, TX 75266-0029

Classic Property Mgt. & Realty, Inc.  
d/b/a Classic Loader Service  
Fayetteville, TN 37334

Huntsville Lumber Co.  
P.O. Box 6124  
Huntsville, AL 35813

Appliance Direct  
722 Church Street  
Huntsville, AL 35801

Colonial Bank  
305 Church Street  
Huntsville, AL 35801

Huntsville Times  
P.O. Box 7069 WS  
Huntsville, AL 35807

Associated Masonry Products, Inc.  
485 Allied Drive  
Nashville, TN 37211

Colonial Bank, N.A.  
P.O. Box 830737  
Birmingham, AL 35202-0737

Keith Holder d/b/a Holder Sheet M  
1455 Keel Mountain Road  
Gurley, AL 35748

KINCO Pest Control, Inc.  
P.O. Box 195  
Meridianville, AL 35759

Ron Grider d/b/a Ron's Insulation  
130 Sunny Dell Road  
Huntsville, AL 35810

WCA Waste Corporation  
P.O. Box 553166  
Detroit, MI 48255-3166

Largen Industries  
353 Whitaker Road  
Grant, AL 35747

Roto-Rooter Plumbers  
3219 Long Avenue  
Huntsville, AL 35805

Wilson Garage Door Co. of Hunts  
727 Dan Tibbs Road, N.W.  
Huntsville, AL 35806

Lynda Hall, Tax Collector  
Madison County Courthouse  
100 Northside Square  
Huntsville, AL 35801

Shelby Contracting Company, Inc.  
900 Conception Street, N.W.  
Huntsville, AL 35801

Wilson Lumber Co., Inc.  
7105 Highway 72 West  
Huntsville, AL 35806

Mark Statum Construction  
135 Bob Hunt Road  
Brownsboro, AL 35741

SouthBank  
P.O. Box 345  
Huntsville, AL 35801-0345

McElroy Land Surveying Co., Inc.  
2227 Drake Avenue, S.W.  
Building 10-D  
Huntsville, AL 35805

Sprint  
P.O. Box 643074419  
Atlanta, GA 30348-5243

North Alabama Bank  
P.O. Box 669  
Hazel Green, AL 35750-0669

SunTrust Mortgage, Inc.  
P.O. Box 79041  
Baltimore, MD 21279-0041

Park Supply Co., Inc.  
4736 Commercial Drive  
Huntsville, AL 35816

Superior Bank  
300 Clinton Avenue  
Huntsville, AL 35801

PBS  
150 Pioneer Drive  
Killen, AL 35645

Terry Ergle and Tina W. Ergle  
c/o Thomas S. McGrath  
P.O. Box 2469  
Huntsville, AL 35804

Precision Bobcat Construction, Inc.  
610 O'Fallen Road  
Huntsville, AL 35811

Vinyl Systems, Inc.  
10202 Edinburgh Circle  
Huntsville, AL 35803