Robert E. Hall 3070 King Gap Mountain R Piedmont, AL 36272

Fairville Company 4 Hillman Drive, #102 Chadds Ford, PA 19317

GMAC Post Office Box 2182 Greeley, CO 80632

Internal Revenue Service Attn: Larry Carnes 385 Changri-La Drive Gadsden, AL 35904

Case 09-41459-JJR11 Doc 1 Filed 05/18/09 Entered 05/18/09 13:33:46 Desc Main Document Page 1 of 52

Harry P. Long Harry P. Long Post Office Box 1468 10 West 11th Street, Sui Anniston, AL 36202

Farmers & Merchants Bank 116 East Ladiga тто mast Ladiga Piedmont, AL 36272

Internal Revenue Service Post Office Box 219690 Kansas City, MO 64121

Mack Financial Post Office Box 7247 Philadelphia, PA 19170

Alabama Department of Re Post Office Box 327483 Montgomery, AL 35132

GMAC Post Office Box 380902 Bloomington, MN 55438

Internal Revenue Service 801 Tom Martin Drive Birmingham, AL 35203

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA EASTERN DIVISION

In re: Robert E. Hall

Debtor

Case No.		
-		

Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **1** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 5/18/2009

Signed: s/ Robert E. Hall Robert E. Hall

/s/ Harry P. Long Signed: Harry P. Long Attorney for Debtor(s) Bar no.: ASB-0546-N77H Harry P. Long Post Office Box 1468 10 West 11th Street, Suite 2A Anniston, AL 36202 Telephone No.: (256) 237-3266 (256) 237-3268 Fax No.: hlonglegal@aol.com E-mail address:

Internal Revenue Service Post Office Box 219690 Kansas City, MO 64121 Internal Revenue Service Attn: Larry Carnes 385 Changri-La Drive Gadsden, AL 35904

<u>B1(Of</u>	fic GbBen	0 9-4/04 5	9-JJR11	Doc	1 Filed	<u>1 05/18/0</u>	<u>09 Ent</u>	ered 05/18	/09 13:33:46	<u>) De</u>	sc Main
		U]	Inited State Northern I East	es Bai Distri ern D	nkr upt ey ct of Alai vivision	Tent rt Dama	Page 4	of 52			Petition
	f Debtor (if ind , Robert, E	,	Last, First, Midd	le):		N	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Oth		by the Debtor	in the last 8 years names):	S				s used by the Joint l , maiden, and trade	Debtor in the last 8 ye e names):	ars	
	r digits of Soc. in one, state all)		lual-Taxpayer I.D	. (ITIN) N	Jo./Complete El		Last four digits of han one, state a		vidual-Taxpayer I.D. (ITIN) No./	Complete EIN(if more
3070	Address of Debt King Gap mont, AL		eet, City, and Stat R	e):		S	treet Address o	f Joint Debtor (No.	& Street, City, and S	itate):	
	ŗ		ĺ	ZIP CO	DE 362	72				ZIP COI	DE
County Calh	of Residence of Ioun	or of the Princi	ipal Place of Busi	ness:		С	ounty of Reside	ence or of the Princ	cipal Place of Busines	is:	
Mailing	; Address of De	ebtor (if differe	rent from street ad	dress):		N	Iailing Address	s of Joint Debtor (if	different from street a	address):	
				ZIP CO						ZIP COL	DE
	King Gap M		ess Debtor (if diff oad	erent from	n street address	above):				ZIP COD	DE t, AL
r leum	T	ype of Debto				ire of Busine	ess		pter of Bankruptcy		
		n of Organizat Check one box.)		 (Check one box) Health Care Business Single Asset Real Estate as defined i 			Chapter 7	the Petition is Filed	Chapter 15	ne box) 5 Petition for on of a Foreign
S	ee Exhibit D o	n page 2 of th	nis form.	-	U.S.C. § 101			Chapter 9 ✓ Chapter 11		Main Proc	
	Corporation (inc Partnership	ludes LLC an	id LLP)		Railroad Stockbroker			Chapter 11 Chapter 12			5 Petition for on of a Foreign
	Other (If debtor		the above entities,		Commodity I Clearing Ban			Chapter 13			Proceeding
-		na state type c	of entity below.)		Other	ĸ			Nature of (Check on		
				-		Exempt Enti			rimarily consumer	D D	Debts are primarily
						box, if applica		§ 101(8) as	ed in 11 U.S.C.	b	ousiness debts.
					under Title 2	ax-exempt org 26 of the Unite ternal Revenu	ed States				
		Filing	g Fee (Check one	box)			Check one	box:	Chapter 11 Debto	ors	
🗹 Ful	l Filing Fee att	ached					 Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). 				
			ents (applicable to				Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
			s consideration cer Illments. Rule 100				Check if: Debtor	's aggregate noncon	tingent liquidated deb	bts (exclud	ing debts owed to
□ Fil [:]	ing Fee waiver	requested (apr	plicable to chapte	r 7 indivi	duals only). Mu	ıst	insiders or affiliates) are less than \$2,190,000.				
			e court's considera				Check all applicable boxes A plan is being filed with this petition				
							Accept	ances of the plan w	reference solicited prepetitie with 11 U.S.C. § 112		ie or more classes
	ical/Administ						0	1013, 11 0001-001-0	, with 11 0.5.0. ₀	20(0).	THIS SPACE IS FOR COURT USE ONLY
De De	btor estimates t	that, after any	l be available for o exempt property i funds available fo	is exclude	ed and administ	rative					COUKI USE ONLI
	ed Number of (Creditors									
1- 49	50- 99	100-	200- 1,000 999 5,000	0- 5,0	001 - 10,00 0,000 25,00	01- 25,001-	- 50,001-	Over 100,000			
Estimat	ed Assets		-,	<u>v</u>		,					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$ \$1 to		1 \$10,000,001 to \$50 million	50,000,00 to \$100 million	1 \$100,000,00 to \$500 million)1 \$500,000,001 to \$1 billion	More than \$1 billion		
Estimate	ed Liabilities										f
\$0 to	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$ \$1 to	_	1 \$10,000,001 to \$50 million	50,000,00 to \$100 million	1 \$100,000,00 to \$500 million)1 \$500,000,001 to \$1 billion	☐ More than \$1 billion		

(T1 ·	ition Document	Name 96 Debtor(s).	
(This page mus	t be completed and filed in every case)	Robert E. Hall	
	All Prior Bankruptcy Cases Filed Within L	· · · · · ·	,
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 or	ne, attach additional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	E	xhibit B
	if debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d)	(To be completed	if debtor is an individual rimarily consumer debts)
	schange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in have informed the petitioner that [he or s 12, or 13 of title 11, United States Code, available under each such chapter. I furth debtor the notice required by 11 U.S.C. §	the foregoing petition, declare that I he] may proceed under chapter 7, 11, and have explained the relief her certify that I have delivered to the
Exhibit A is	attached and made a part of this petition.	X Not Applicable	
		Signature of Attorney for Debte	or(s) Date
	Ex	khibit C	
	on or have possession of any property that poses or is alleged to pose a ibit C is attached and made a part of this petition.	a threat of imminent and identifiable harm to	public health or safety?
No No			
	Ex	hibit D	
To be completed b	Ex		
· •		st complete and attach a separate Exhibit D.)	
Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of	st complete and attach a separate Exhibit D.)	
Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of	st complete and attach a separate Exhibit D.) this petition.	
Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Rega	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue	
Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Rega	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this Distric	
Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Regar (Check an Debtor has been domiciled or has had a residence, principal place	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District days than in any other District.	ct for 180 days immediately
Exhibit I If this is a joint pet Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Rega (Check an Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District days than in any other District. partner, or partnership pending in this District ace of business or principal assets in the Unit at is a defendant in an action or proceeding [i	ct for 180 days immediately t. ed States in this District. or
Exhibit I If this is a joint pet Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Rega (Check an Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate. general p Debtor is a debtor in a foreign proceeding and has its principal place this District, or the interests of the parties will be served in regarc Certification by a Debtor Who Res	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District days than in any other District. partner, or partnership pending in this District ace of business or principal assets in the Unit at is a defendant in an action or proceeding [i I to the relief sought in this District.	ct for 180 days immediately ed States in this District. or in a federal or state court] in
Exhibit I Exhibit I Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Rega (Check an Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate. general p Debtor is a debtor in a foreign proceeding and has its principal place this District, or the interests of the parties will be served in regarc Certification by a Debtor Who Res	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District days than in any other District. partner, or partnership pending in this District ace of business or principal assets in the Unit it is a defendant in an action or proceeding [i I to the relief sought in this District. ides as a Tenant of Residential Pro- pplicable boxes.)	ct for 180 days immediately i. ed States in this District. or in a federal or state court] in operty
Exhibit I Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Regan (Check an Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate. general p Debtor is a debtor in a foreign proceeding and has its principal place bit his District, or the interests of the parties will be served in regard Certification by a Debtor Who Resi (Check all a	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District days than in any other District. partner, or partnership pending in this District ace of business or principal assets in the Unit it is a defendant in an action or proceeding [i I to the relief sought in this District. ides as a Tenant of Residential Pro- pplicable boxes.)	ct for 180 days immediately ed States in this District. or in a federal or state court] in pperty following).
Exhibit I Exhibit I Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Regan (Check an Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate. general p Debtor is a debtor in a foreign proceeding and has its principal place bit his District, or the interests of the parties will be served in regard Certification by a Debtor Who Resi (Check all a	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District days than in any other District. partner, or partnership pending in this District ace of business or principal assets in the Unit it is a defendant in an action or proceeding [i I to the relief sought in this District. ides as a Tenant of Residential Pro- upplicable boxes.) cor's residence. (If box checked, complete the	ct for 180 days immediately ed States in this District. or in a federal or state court] in pperty following).
Exhibit I If this is a joint pet Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Regan (Check an Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate. general p Debtor is a debtor in a foreign proceeding and has its principal place bit his District, or the interests of the parties will be served in regard Certification by a Debtor Who Resi (Check all a	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District of days than in any other District. partner, or partnership pending in this District ace of business or principal assets in the Unit at is a defendant in an action or proceeding [i I to the relief sought in this District. ides as a Tenant of Residential Pro- applicable boxes.) cor's residence. (If box checked, complete the (Name of landlord that obtained judgment) (Address of landlord) e circumstances under which the debtor would	ct for 180 days immediately t. ed States in this District. or in a federal or state court] in operty following).
Exhibit I If this is a joint pet Exhibit I	by every individual debtor. If a joint petition is filed, each spouse mu D completed and signed by the debtor is attached and made a part of ition: D also completed and signed by the joint debtor is attached and made Information Regar (Check an Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate. general p Debtor is a debtor in a foreign proceeding and has its principal pl has no principal place of business or assets in the United States bu this District, or the interests of the parties will be served in regard Certification by a Debtor Who Resi (Check all a Landlord has a judgment against the debtor for possession of debt	st complete and attach a separate Exhibit D.) this petition. e a part of this petition. rding the Debtor - Venue y applicable box) e of business, or principal assets in this District of days than in any other District. partner, or partnership pending in this District ace of business or principal assets in the Unit at is a defendant in an action or proceeding [i I to the relief sought in this District. ides as a Tenant of Residential Pro- applicable boxes.) cor's residence. (If box checked, complete the (Name of landlord that obtained judgment) (Address of landlord) e circumstances under which the debtor would ion, after the judgment for possession was ent	ct for 180 days immediately t. ed States in this District. or in a federal or state court] in operty following).

B1(Office) b See 109-4/14/59-JJR11 Doc 1 Filed 05/1	8/09 Entered 05/18/09 13:33:46 DesEMMain Page 3					
Voluntary Petition Document	Nana geb & tofs 52					
(This page must be completed and filed in every case)	Robert E. Hall					
Sign	atures					
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative					
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	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.)					
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 chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. 					
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.					
X s/ Robert E. Hall	X Not Applicable					
Signature of Debtor Robert E. Hall	(Signature of Foreign Representative)					
X Not Applicable						
Signature of Joint Debtor	(Printed Name of Foreign Representative)					
Signature of Joint Debtor	(Finder Raile of Foreign Representative)					
Telephone Number (If not represented by attorney)						
5/18/2009	Date					
Date						
Signature of Attorney X /s/ Harry P. Long	Signature of Non-Attorney Petition Preparer					
X /S/ Harry F. Long Signature of Attorney for Debtor(s)	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					
Harry P. Long Bar No. ASB-0546-N77H	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					
Printed Name of Attorney for Debtor(s) / Bar No.	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.					
Harry P. Long						
Firm Name						
Post Office Box 1468 10 West 11th Street, Suite 2A						
Address	Not Applicable					
Anniston, AL 36202	Printed Name and title, if any, of Bankruptcy Petition Preparer					
(256) 237-3266 (256) 237-3268 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state					
5/18/2009	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)					
	· · · · · · · · · · · · · · · · · · ·					
Date *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.	Address					
Signature of Doktor (Comparation Boutmarship)	X Not Applicable					
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.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or					
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	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					
X Not Applicable	individual.					
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form					
Robert E. Hall	for each person.					
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Edderal Pulse of Bankruptcy Procedure may result in fines or imprisonment or					
Member	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.					
Title of Authorized Individual						
Date						
200						

Case	09-41459-JJR11	E
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United States Bankruptcy Court Northern District of Alabama Eastern Division

In re Robert E. Hall

B4 (Official Form 4) (12/07)

Debtor

Case No. _____ Chapter _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Internal Revenue Service Attn: Larry Carnes 385 Changri-La Drive Gadsden, AL 35904			DISPUTED	\$216,232.82
Internal Revenue Service Post Office Box 219690 Kansas City, MO 64121			DISPUTED	\$70,201.20

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

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B6A (Official Form 6A) (12/07)

In re: Robert E. Hall

Case No.

(If known)

Debtor

SCHEDULE A - REAL PROPERTY

	HUSBAND, WIFE, OR COMMUNI		CLAIM
Fee Owner	J	\$ 15,000.00	\$ 0.00
Fee Owner	J	\$ 20,000.00	\$ 0.00
Fee Owner	J	\$ 28,000.00	\$ 13,000.00
Fee Owner	J	\$ 25,000.00	\$ 0.00
Fee Owner	J	\$ 200,000.00	\$ 0.00
Fee Owner	J	\$ 200,000.00	\$ 89,000.00
Fee Owner	J	\$ 250,000.00	\$ 55,000.00
Fee Owner		\$ 40,000.00	\$ 0.00
Fee Owner	J	\$ 200,000.00	\$ 0.00
	Fee Owner	Fee OwnerJFee OwnerJ	Fee Owner J \$ 15,000.00 Fee Owner J \$ 20,000.00 Fee Owner J \$ 28,000.00 Fee Owner J \$ 28,000.00 Fee Owner J \$ 200,000.00 Fee Owner J \$ 25,000.00 Fee Owner J \$ 200,000.00 Fee Owner J \$ 200,000.00

Total

≻

\$ 978,000.00

(Report also on Summary of Schedules.)

Case 09-41459-JJR11 Doc

B6B (Official Form 6B) (12/07)

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	Document	Pag	ge 9 of 52	

In re Robert E. Hall

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	х			
 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. 		checking with F & M Bank	J	800.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	x			
 Household goods and furnishings, including audio, video, and computer equipment. 		household goods	J	2,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	x			
6. Wearing apparel.		wearing apparel		300.00
7. Furs and jewelry.	Х			
 Firearms and sports, photographic, and other hobby equipment. 		guns		2,000.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	x			
10. Annuities. Itemize and name each issuer.	х			
 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
 Stock and interests in incorporated and unincorporated businesses. Itemize. 	x			
14. Interests in partnerships or joint ventures. Itemize.	х			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

B6B (Official Form 6B) (12/07) -- Cont.

In re Robert E. Hall

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 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.	х			
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.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
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.		2004 GMC Sierra 3500		12,500.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Sierra 3500		18,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 GMC Sierra 2500 HD		20,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Mack CV 713		65,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Mack CV 713		75,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.		2005 Komatsu PC 200-7		60,000.00
Machinery, fixtures, equipment and supplies used in business.		2007 Dynapac Roller CA 25 OPD		85,000.00
30. Inventory.	Х			
31. Animals.		cows		25,000.00
 32. Crops - growing or harvested. Give particulars. 	Х			
33. Farming equipment and implements.		farming equipment		25,000.00
34. Farm supplies, chemicals, and feed.	X			

B6B (Official Form 6B) (12/07) -- Cont.

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[Document	Page	e 11 of 52	

In re Robert E. Hall Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

In re Robert E. Hall

☑ 11 U.S.C. § 522(b)(3)

Case No.

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
checking with F & M Bank	Ala. Code Sec. 6-10-6	800.00	800.00
guns	Ala. Code Sec. 6-10-6	2,000.00	2,000.00
Home, Shop and 3.5 acres at 3070 Kings Gap, Piedmont	Ala. Code § 6-10-2	5,000.00	250,000.00
household goods	Ala. Code Sec. 6-10-6	2,000.00	2,000.00
wearing apparel	Ala. Code § 6-10-6	100%	300.00

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B6D (Official Form 6D) (12/07)

In re Robert E. Hall

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Fairville Company 4 Hillman Drive, #102 Chadds Ford, PA 19317			Security Agreement 2005 Mack CV 713 VALUE \$65,000.00				25,000.00	0.00
ACCOUNT NO. Farmers & Merchants Bank 116 East Ladiga Piedmont, AL 36272		J	Mortgage Farm #2 and 26 acres at Whites Gap and Nature Trail Road, Piedmont VALUE \$200,000.00				89,000.00	0.00
ACCOUNT NO. Farmers & Merchants Bank 116 East Ladiga Piedmont, AL 36272		J	Mortgage Home, Shop and 3.5 acres at 3070 Kings Gap, Piedmont VALUE \$250,000.00				55,000.00	0.00
ACCOUNT NO. Farmers & Merchants Bank 116 East Ladiga Piedmont, AL 36272		J	Mortgage 4 acres joining hom, Rabbittown Road, Piedmont VALUE \$28,000.00				13,000.00	0.00

<u>1</u> continuation sheets attached

Subtotal → (Total of this page)

\$ 182,000.00	\$ 0.00
\$ 	\$

Total → (Use only on last page)

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Case No.

B6D (Official Form 6D) (12/07)- Cont.

In re Robert E. Hall

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

Debtor

		r					I	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. GMAC Post Office Box 380902 Bloomington, MN 55438			Security Agreement 2004 Sierra 3500 VALUE \$18,000.00				2,900.00	0.00
ACCOUNT NO. GMAC Post Office Box 380902 Bloomington, MN 55438			Security Agreement 2005 GMC Sierra 2500 HD VALUE \$20,000.00				11,740.00	0.00
ACCOUNT NO. GMAC Post Office Box 2182 Greeley, CO 80632			Security Agreement 2004 GMC Sierra 3500 VALUE \$12,500.00				8,290.00	0.00
ACCOUNT NO. Mack Financial Post Office Box 7247 Philadelphia, PA 19170			Security Agreement 2006 Mack CV 713 VALUE \$75,000.00				40,000.00	0.00

Sheet no. <u>1 of 1 continuation</u> sheets attached to Schedule of Creditors Holding Secured Claims Subtotal > (Total of this page)

 \$ 62,930.00
 \$ 0.00

 \$ 244,930.00
 \$ 0.00

 (Report also on Summary of //f applicable, report

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

Total > (Use only on last page)

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B6E (Official Form 6E) (12/07)

In re Robert E. Hall

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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.)

Debtor

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 \$10,950* 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 \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not 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).

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

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Robert E. Hall

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Alabama Department of Re Post Office Box 327483 Montgomery, AL 35132						Х	unknown	unknown	\$0.00
ACCOUNT NO. Internal Revenue Service Post Office Box 219690 Kansas City, MO 64121			taxes			X	70,201.20	0.00	\$0.00
ACCOUNT NO. Internal Revenue Service 801 Tom Martin Drive Birmingham, AL 35203			reference only			X	0.00	0.00	\$0.00
ACCOUNT NO. 63-1279417 Internal Revenue Service Attn: Larry Carnes 385 Changri-La Drive Gadsden, AL 35904			taxes			x	216,232.82	0.00	\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals⊁ (Totals of this page)

Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$	286,434.02	\$ 0.00	\$ 0.00
\$	286,434.02		
-		\$ 0.00	\$ 0.00

B6F (Official Form 6F) (12/07)

In re Robert E. Hall

Case No.

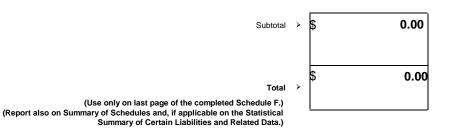
(lf known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							



0 Continuation sheets attached

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B6G (Official Form 6G) (12/07)

In re: Robert E. Hall

Case No.

(lf known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Debtor

 ${\ensuremath{\textcircled{}}}$ 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.

B6H (Official Form 6H) (12/07)

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In re: Robert E. Hall

Case No.

(If known)

SCHEDULE H - CODEBTORS

Debtor

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

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In re Robert E. Hall

Case No.

(If known)

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

Doc 1

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE						
	RELATIONSHIP(S):			AGE(S):			
Employment:	DEBTOR		SPOUSE				
Occupation							
Name of Employer							
How long employed							
Address of Employer							
INCOME: (Estimate of average or p case filed)	projected monthly income at time		DEBTOR	SPOUSE			
1. Monthly gross wages, salary, and	l commissions	\$	0.00	\$			
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$	0.00	\$			
3. SUBTOTAL		\$	0.00	\$			
4. LESS PAYROLL DEDUCTIONS	8		0.00	Ф			
a. Payroll taxes and social see	curity	\$	0.00	\$			
b. Insurance		\$	0.00	\$			
c. Union dues		\$	0.00	\$			
d. Other (Specify)		\$	0.00	\$			
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	0.00	\$			
6. TOTAL NET MONTHLY TAKE H	HOME PAY	\$	0.00	\$			
7. Regular income from operation o	f business or profession or farm						
(Attach detailed statement)		\$	7,500.00	\$			
8. Income from real property		\$	0.00	\$			
9. Interest and dividends		\$	0.00	\$			
10. Alimony, maintenance or suppo debtor's use or that of depend	rt payments payable to the debtor for the ents listed above.	\$	0.00	\$			
11. Social security or other governm (Specify)	nent assistance	\$	0.00	\$			
12. Pension or retirement income		\$	0.00	\$			
13. Other monthly income							
(Specify)		\$	0.00	\$			
14. SUBTOTAL OF LINES 7 THR	DUGH 13	\$	7,500.00	\$			
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	7,500.00	\$			
16. COMBINED AVERAGE MONT totals from line 15)	HLY INCOME: (Combine column	_	\$ 7,500	0.00			
		(Report also	o on Summary of Sch	nedules and, if applicable, on			

(Report also on Summary of Schedules and, if applicable, or 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.: **NONE**

Case 09-41459-JJR11 Doc 1 Filed 05/18/09 Entered 05/18/09 13:33:46 Desc Main Document Page 21 of 52 B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Alabama

Eastern Division

In re Robert E. Hall

Debtor

Case No.

(if known)

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

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

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

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

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

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

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

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.);

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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/ Robert E. Hall Robert E. Hall

Date: 5/18/2009

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In re Robert E. Hall	Case No.		
Debtor	,	(lf kr	nown)
SCHEDULE J - CURRENT EXPENDITU	RES OF INDIVIDUAL	. DEBTO	R(S)
Complete this schedule by estimating the average or projected monthly expen- any payments made biweekly, quarterly, semi-annually, or annually to show monthly r differ from the deductions from income allowed on Form22A or 22C.	ses of the debtor and the debtor's fa ate. The average monthly expenses	amily at time ca calculated on	se filed. Prorate this form may
Check this box if a joint petition is filed and debtor's spouse maintains a separ expenditures labeled "Spouse."	rate household. Complete a separate	e schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,200.00
a. Are real estate taxes included? Yes No	✓		.,
b. Is property insurance included? Yes No	✓		
2. Utilities: a. Electricity and heating fuel		\$	600.00
b. Water and sewer		\$	100.00
c. Telephone		\$	200.00
d. Other cable/Satellite		\$	85.00
3. Home maintenance (repairs and upkeep)		\$	100.00
4. Food		\$	1,300.00
5. Clothing		\$	100.00
6. Laundry and dry cleaning		\$	50.00
7. Medical and dental expenses		\$	1,000.00
8. Transportation (not including car payments)		\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	100.00
10. Charitable contributions		\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	300.00
b. Life		\$	50.00
c. Health		\$	800.00
d. Auto		\$	500.00
e. Othe <u>r</u>		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) property taxes		\$	1,000.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to	be included in the plan)		
a. Auto		\$	2,100.00
b. Othe <u>r</u>		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detaile	ed statement)	\$	0.00
17. Oth <u>er</u>		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	y of Schedules and,	\$	9,885.00
19. Describe any increase or decrease in expenditures reasonably anticipated to oc	cur within the year following the filin	g of this docun	nent:

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 7,500.00
b. Average monthly expenses from Line 18 above	\$ 9,885.00
c. Monthly net income (a. minus b.)	\$ -2,385.00

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Alabama Eastern Division

In re Robert E. Hall

Debtor

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 also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 978,000.00		
B - Personal Property	YES	3	\$ 390,600.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 244,930.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 286,434.02	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 0.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,500.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 9,885.00
тот	AL	14	\$ 1,368,600.00	\$ 531,364.02	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Robert E. Hall

Debtor

Case No.

16

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date: 5/18/2009

Signature: s/ Robert E. Hall Robert E. Hall

Debtor

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Alabama Eastern Division

Robert E. Hall In re:

Case No.

Debtor

(If known)

STATEMENT OF FINANCIAL AFFAIRS

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	FISCAL YEAR PERIOD
1,029,164.81	income	2007
1,380,250.00	income	2008
26,736.00	income	2009

Income other than from employment or operation of business

None \mathbf{V}

State the amount of income received by the debtor other than from employment, trade, profession, 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.)

3. Payments to creditors

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

None \mathbf{V}

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 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 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	DATES OF	AMOUNT	AMOUNT
CREDITOR	PAYMENTS	PAID	STILL OWING

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2

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 \mathbf{V} affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and 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 \mathbf{N} 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	DATE OF	AMOUNT	AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	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	NATURE OF PROCEEDING	COURT OR AGENCY	STATUS OR
AND CASE NUMBER		AND LOCATIO	DISPOSITION
v. Hall Grading 20110Y0009108	arbitration	Atlanta, GA	pending

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		DESCRIPTION
OF PERSON FOR WHOSE	DATE OF	AND VALUE OF
BENEFIT PROPERTY WAS SEIZED	SEIZURE	PROPERTY

5. Repossessions, foreclosures and returns

None

NAME AND ADDRESS OF CREDITOR OR SELLER

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 $\mathbf{\nabla}$ debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,	DESCRIPTION
FORECLOSURE SALE,	AND VALUE OF
TRANSFER OR RETURN	PROPERTY

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.)

		TERMS OF
NAME AND ADDRESS	DATE OF	ASSIGNMENT
OF ASSIGNEE	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		DESCRIPTION
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE OF
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	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	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for

9. Payments related to debt counseling or bankruptcy

one year immediately preceding the commencement of this case.

None

NAME AND ADDRESS OF PAYEE

Harry P. Long Post Office Box 1468 Anniston, AL 36202 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR March 2009 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$6,039.00

10. Other transfers

V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the None 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.)

		DESCRIBE PROPERTY
NAME AND ADDRESS OF TRANSFEREE,		TRANSFERRED
RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED

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

NAME OF TRUST OR OTHER DEVICE

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

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, None sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, $\mathbf{\nabla}$ 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.)

	TYPE OF ACCOUNT, LAST FOUR	AMOUNT AND
NAME AND ADDRESS	DIGITS OF ACCOUNT NUMBER,	DATE OF SALE
OF INSTITUTION	AND AMOUNT OF FINAL BALANCE	OR CLOSING

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within None one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 $\mathbf{\Lambda}$ 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	NAMES AND ADDRESSES	DESCRIPTION	DATE OF TRANSFER
OF BANK OR	OF THOSE WITH ACCESS	OF	OR SURRENDER,
OTHER DEPOSITORY	TO BOX OR DEPOSITOR	CONTENTS	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 V 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.)

	DATE OF	AMOUNT OF
NAME AND ADDRESS OF CREDITOR	SETOFF	SETOFF

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VAI OF PROPERTY	-	ON OF PROPERTY		
	ears immediately preceding the commencer and vacated prior to the commencement of use.				
ADDRESS	NAME USED		DATES OF OCCUPANC		
immediately preceding the comme	da, New Mexico, Puerto Rico, Texas, Washi ncement of the case, identify the name of th otor in the community property state.				
17. Environmental Informat	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.					
	ng defined as a hazardous waste, hazardou ontaminant or similar term under an Enviror		substance,		
a. List the name and address of every site for which the debtor has received notice in writing by a governmental ur 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.					

Ŋ

SITE NAME AND

ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

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

DATE OF NOTICE

ENVIRONMENTAL LAW

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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	DOCKET NUMBER	STATUS OR
OF GOVERNMENTAL UNIT		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 the **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 the **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 the **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 business, 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 the **six years** immediately preceding the commencement of this case.

Hall Grading, LLC	20-4142961	grading - site work	01/01/2006
NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

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
	19. Books, recor	ds and financial statem	ents
None	•	s and accountants who within t ping of books of account and re	wo years immediately preceding the filing of this bankruptcy case kept ecords of the debtor.
	NAME AND ADDRES	S	DATES SERVICES RENDERED
	James Greene 832 Snow Street Oxford, AL 36203		2006 - 2008
	Mike Askew 22 East 12th Street Anniston, AL		2009 - present
None 2			
	NAME	ADDRESS	DATES SERVICES RENDERED
None 2	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.		

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None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.				
	NAME AND ADDRESS	DATE	ISSUED		
	20. Inventories				
None 2	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	IVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)		
None 🗹	b. List the name and address of the in a., above.	e records of each of the inventories reported			
	DATE OF INVENTORY NAME AND ADDRESSE		E AND ADDRESSES OF CUSTODIAN		
	21. Current Partners, Officers, Directors and Shareholders				
None 2	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 IN	NTEREST PERCENTAGE OF INTERES	Т	
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	Ξ	
None 2	22. Former partners, officers, directors and shareholders 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 2	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.				
		TITLE	DATE OF TERMINATION		
	23. Withdrawals from a partnership or distributions by a corporation				
None 2	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 PUR OF WITHDRAW			

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24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any None consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately Ø 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 \checkmark commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

[if completed by an individual or individual and spouse]

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 5/18/2009

Signature s/ Robert E. Hall of Debtor Robert E. Hall

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Form B1, Exhibit C (9/01)

UNITED STATES BANKRUPTCY COURT Northern District of Alabama **Eastern Division**

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

Robert E. Hall In re:

Case No .:

Chapter: 11

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

N/A

question 1, describe the nature and location of the dangerous condition, whether environmental

N/A

2. With respect to each parcel of real property or item of personal property identified in or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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B 201 (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA EASTERN DIVISION

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 <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

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)

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Page 2

1. 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.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice.

Robert E. Hall	Xs/ Robert E. Hall	5/18/2009
Printed Name of Debtor	Robert E. Hall	
	Signature of Debtor	Date
Case No. (if known)	-	

Case 09-41459-JJR11

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Alabama Eastern Division

In re Robert E. Hall

Chapter 11

Case No.

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.

Debtor

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)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 286,434.02
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 286,434.02

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,500.00
Average Expenses (from Schedule J, Line 18)	\$ 9,885.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

United States Bankruptcy Court Northern District of Alabama Eastern Division

In re Robert E. Hall

Case No.

Chapter

11

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$0.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$0.00

Debtor

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B22B (Official Form 22B) (Chapter 11) (01/08)

In re Robert E. Hall

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	 Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. 				
	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.			Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, co	ommissions.		\$0.00	\$0.00
3	3 Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.				
	a. Gross Receipts		7,500.00		
	b. Ordinary and necessary business expenses c. Business income	Ŧ	0.00 Detract Line b from Line a	\$7,500.00	\$0.00
4	a. Gross Receipts b. Ordinary and necessary operating expenses c. Rent and other real property income	\$ (er less than zero. 0.00 0.00 Dtract Line b from Line a	\$0.00	\$0.00
5	Interest, dividends, and royalties.			\$0.00	\$0.00
6				\$0.00	\$0.00
7	7Any 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	8 Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to				
	be a benefit under the Social Security Act Debt	or \$	Spouse \$	\$	\$

Debtor(s)

Case Number:

(If known)

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B22B (Official Form 22B) (Chapter 11) (01/08)

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	a. \$		
	Ψ	\$0.00	\$0.00
10	10 Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$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.		
	Part II: VERIFICATION		
12	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) Date: 5/18/2009 Signature: Signature: Both Correct: Signature: Signature: Signature: Robert E. Hall Robert E. Hall, (Debtor)		

Case 09-41459-JJR11 Doc 1 Filed 05/18/09 Entered 05/18/09 13:33:46 Desc Main Document Page 41 of 52 B23 (Official Form 23) (12/08) UNITED STATES BANKRUPTCY COURT Northern District of Alabama **Eastern Division** In re Case No. Robert E. Hall Chapter 11 Debtor DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below: (Printed Name of Debtor) , the debtor in the above-styled **]** I, case, hereby certify that on (Date), I completed an instructional course in personal financial management provided by (Name of Provider) an approved personal financial management provider. Certificate No. (if any): (Printed Name of Debtor) , the debtor in the above-styled case, 🗆 I, hereby certify that no personal financial management course is required, because of [Check the appropriate box.]: □ Incapacity or disability, as defined in 11 U.S.C. § 109(h) Active military duty in a military combat zone; or Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses. Signature of Debtor: s/ Robert E. Hall Robert E. Hall Date: 5/18/2009

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

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B202 (Form 202) (08/07)

United States Bankruptcy Court Northern District of Alabama Eastern Division

In re Robert E. Hall

Case Number Chapter

11

STATEMENT OF MILITARY SERVICE

The Servicemembers' Civil Relief Act of 2003, Pub. L. No. 108-189, provides for the temporary suspension of certain judicial proceedings or transactions that may adversely affect military servicemembers, their dependents, and others. Each party to a bankruptcy case who might be eligible for relief under the act should complete this form and file it with the Bankruptcy Court.

IDENTIFICATION OF SERVICEMEMBER

Self (De	btor, Codebtor, Creditor, Other)
Non-Fili	ng Spouse of Debtor (name)
Other	(Name of servicemember)
	(Relationship of filer to servicemember)(Type of liability)

TYPE OF MILITARY SERVICE

U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, or Coast Guard) or commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration (specify type of service)

date) date)
date)
date)
date)
date)
date)
c c c

U.S. Citizen Serving with U.S. ally in war or military action (specify ally and war or action)

	Active Service since Retired / Discharged	(date) (date)
	OYMENT	(uuc)
	Servicemember deployed overseas on	(date)
	Anticipated completion of overseas tour-of-duty	(date)
SIGN	ATURE	

s/ Robert E. Hall	5/18/2009	
Robert E. Hall	Date	

(print name)

This statement is for information use only. Filing this statement with the Bankruptcy Court does not constitute an application for or invoke the benefits and relief available under the Servicemembers' Civil Relief Act of 2003.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA EASTERN DIVISION

In re Robert E. Hall

Case No.

Debtor.

Chapter 11

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$ <u>0.00</u>
Five months ago	\$ <mark>0.00</mark>
Four months ago	\$ <mark>0.00</mark>
Three months ago	\$ <u>0.00</u>
Two months ago	\$ <mark>0.00</mark>
Last month	\$ <mark>0.00</mark>
Income from other sources	\$ <mark>0.00</mark>
Total net income for six months preceding filing	\$_ 0.00
Average Monthly Net Income	\$ <u>0.00</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: 5/18/2009

s/ Robert E. Hall		
Robert E. Hall		

Debtor

B10 (Of @as for 090,412499-JJR11 Doc 1 Filed 05/18/09 Entered 05/18/09 13:33:46 Desc Main

UNITED STATES BANKRUPTCY COURT DOCUMENT Page 44 of 52	PROOF OF CLAIM
Name of Debtor:	Case Number:
NOTE: This form should not be used to make a claim for an administrative expense arising after the con administrative expense may be filed pursuant to 11 U.S.	
Name of Creditor (the person or other entity to whom the debtor owes money or property):	 Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent:	Court Claim Number:
	Filed on:
Telephone number:	
Name and address where payment should be sent (if different from above):	□ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
Telephone number:	☐ Check this box if you are the debtor or trustee in this case.
Amount of Claim as of Date Case Filed: If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is excluded to arise the exclusion of the secure of th	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.
If all or part of your claim is entitled to priority, complete item 5. Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.	Specify the priority of the claim.
2. Basis for Claim: (See instruction #2 on reverse side.)	□ Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
3. Last four digits of any number by which creditor identifies debtor:	□ Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the
3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)	bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4).
4. Secured Claim (See instruction #4 on reverse side.)	□ Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).
Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: Real Estate Motor Vehicle Other	□ Up to \$2,425* of deposits toward purchase, lease, or rental of property
Describe:	or services for personal, family, or household use – 11 U.S.C. §507 (a)(7).
Value of Property:\$ Annual Interest Rate % Amount of arrearage and other charges as of time case filed included in secured claim,	Taxes or penalties owed to governmental units – 11 U.S.C. §507(a)(8).
if any: \$ Basis for perfection:	□ Other – Specify applicable paragraph of 11 U.S.C. §507 (a)().
Amount of Secured Claim: \$ Amount of Unsecured: \$	
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of	Amount entitled to priority
claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)	\$
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.	
If the documents are not available, please explain:	<u> </u>
Date: Signature: The person filing this claim must sign it. Sign and print name and title, if any, creditor or other person authorized to file this claim and state address and telephone number different from the notice address above. Attach copy of power of attorney, if any.	

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Doc 1 Filed 05/18/09 Entered 05/18/09 13:33:46 Page 46 of 52 Document INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies

Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

Desc Main

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

DEFINITIONS

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION_

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the fact value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the credite decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA EASTERN DIVISION

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. § 341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Bankruptcy Administrator has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of -

- (1) the potential consequences of seeking a discharge in bankruptcy,
 - including the effects on credit history;
- (2) the effect of receiving a discharge of debts in bankruptcy;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy
- Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This statement contains only general principles of law and is not a substitute for legal advice. If you have any questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed in your bankruptcy schedules. A discharge is a court order that says that you do not have to repay your debts, but there are a number of exceptions. Debts which usually may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; debts which were not listed in your bankruptcy schedules; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to repay debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy. There are exceptions to this general statement. See your lawyer if you have questions.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your bankruptcy petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court sixty (60) days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary. They are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt. This is particularly true when property you wish to retain is collateral for a debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues an order of discharge or within sixty (60) days after you filed the reaffirmation agreement with the court, whichever is later.

If you reaffirm a debt and fail to make the payments as required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any deficiency. In addition, creditors may seek other remedies, such as garnishment of wages.

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OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtors must pay the chapter 13 trustee the amount set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

By signing below, I/we acknowledge that I/we have received a copy of this document, and that I/we have had an opportunity to discuss the information in this document with an attorney of my/our choice.

Date 5/18/2009

s/ Robert E. Hall Robert E. Hall

/s/ Harry P. Long Harry P. Long Case 09-41459-JJR11

B24 (Official Form 24) (12/07)

UNITED STATES BANKRUPTCY COURT

Northern District of Alabama

Eastern Division

In re Robert E. Hall

Debtor

Case No. Chapter 11

CERTIFICATION TO COURT OF APPEALS BY ALL PARTIES

A notice of appeal having been filed in the above-styled matter on

, and

_, [Names of all the appellants and all the appellees, if any], who are all the appellants [and all the appellees] hereby certify to the court under 28 U.S.C. § 158(d)(2)(A) that a circumstance specified in 28 U.S.C. § 158(d)(2) exists as stated below.

Leave to appeal in this matter is is is not required under 28 U.S.C. § 158(a).

[If from a final judgment, order, or decree] This certification arises in an appeal from a final judgment, order, or decree of the United States Bankruptcy Court for the Northern District of Alabama entered on [Date].

[If from an interlocutory order or decree] This certification arises in an appeal from an interlocutory order or decree, and the parties hereby request leave to appeal as required by 28 U.S.C. § 158(a).

[The certification shall contain one or more of the following statements, as is appropriate to the circumstances.]

The judgment, order, or decree involves a question of law as to which there is no controlling decision of the court of appeals for this circuit or of the Supreme Court of the United States, or involves a matter of public importance.

Or

The judgment, order, or decree involves a question of law requiring resolution of conflicting decisions.

Or

An immediate appeal from the judgment, order, or decree may materially advance the progress of the case or proceeding in which the appeal is taken.

B24 (Official Form 24) (12/07) - Cont.

Page 2

[The parties may include or attach the information specified in Rule 8003(f)(3)(C).]

Signed: [If there are more than two signatories, all must sign and provide the information requested below. Attach additional signed sheets if needed.]

/s/ Harry P. Long

Attorney for Appellant (or Appellant, if not represented by an attorney)

Harry P. Long Printed Name of Signer Attorney for Appellant (or Appellant, if not represented by an attorney)

Printed Name of Signer

Post Office Box 1468 10 West 11th Street, Suite 2A Anniston, AL 36202 Address

Address

(256) 237-3266

Telephone No.

Telephone No.

5/18/2009

Date

5/18/2009

Date

Case	09-41459-J	JR11

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT Northern District of Alabama Eastern Division

			Eastern Division			
In re:		Robert E. Hall		Case No.		
		Debtor	Chapter	<u>11</u>		
		DISCLOSURE	F COMPENSATI FOR DEBTOR	ON OF ATTORNE	Y	
an pai	d that id to m	t to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before, for services rendered or to be rendered on on with the bankruptcy case is as follows:	re the filing of the petition in bar	kruptcy, or agreed to be	tor(s)	
	For	egal services, I have agreed to accept			\$	6,039.00
	Prio	to the filing of this statement I have received			\$	6,039.00
	Bala	nce Due			\$	0.00
2. Th	ie sou	ce of compensation paid to me was:				
	v	Debtor	Other (specify)			
3. Th	ie sou	ce of compensation to be paid to me is:				
	Б	Debtor	Other (specify)			
4. [nave not agreed to share the above-disclosed my law firm.	compensation with any other pe	rson unless they are members a	ind associates	
	m at	have agreed to share the above-disclosed cor y law firm. A copy of the agreement, togethe tached. for the above-disclosed fee, I have agreed to	with a list of the names of the p	eople sharing in the compensatic		
ir	ncludir	ıg:	-			
a)		nalysis of the debtor's financial situation, and petition in bankruptcy;	endering advice to the debtor in	determining whether to file		
b)	Р	reparation and filing of any petition, schedules	, statement of affairs, and plan v	which may be required;		
c)	R	epresentation of the debtor at the meeting of	reditors and confirmation hearin	g, and any adjourned hearings t	hereof;	
d)	R	epresentation of the debtor in adversary proc	edings and other contested ban	kruptcy matters;		
e)	-)ther provisions as needed] b be billed at \$350.00 per hour, subje	t to change each January	/ 1 and subject to court ap	proval	
6. By		ement with the debtor(s) the above disclosed				
	١	lone				
			CERTIFICATION			
		that the foregoing is a complete statement of ation of the debtor(s) in this bankruptcy proce		or payment to me for		
Date	ed: <u>5</u>	/18/2009				
			/s/ Harry P. Long			
				No. ASB-0546-N77H		

Harry P. Long Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Alabama

Eastern Division

In re: Robert E. Hall

Chapter 11

BUSINESS INCOME AND EXPENSES

	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY I	NCLUDE information directly	related to th	ne business	
operation	h.)				
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		
	Rent (Other than debtor's principal residence)		0.00		
11.	Utilities		0.00		
12.	Office Expenses and Supplies		0.00		
	Repairs and Maintenance		0.00		
	Vehicle Expenses		0.00		
15.	Travel and Entertainment		0.00		
	Equipment Rental and Leases		0.00		
	Legal/Accounting/Other Professional Fees		0.00		
-	Insurance		0.00		
	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):				
	None				
21.	Other (Specify):				
	None				
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