ANTHONY P BROWN 2705 NANYEHI DRIVE OHATCHEE, AL 36271 ANTHONY P BROWN

BB&T BB&TCAPITAL ONE DAVIDP.O. BOX 58003P.O. BOX 30281CHARLOTTE, NC 28258SALT LAKE CITY, UT

CHASE CHASECHEA BANK800 BROOKSEDGE BLVDP.O. BOX 7575WESTERVILLE, OH 43081OXFORD, AL 36203

CHEAHA BANK P.O. BOX 7575 OXFORD, AL 36203

FORD NATIONAL BKCY SERVICE CE P.O. BOX 5250 P.O. BOX 537901 P.O. BOX 537901 LIVONIA, MI 48153-901

HOMEDEPOT P.O. BOX 689100 DES MOINES, IA 50368-9100

 IRS
 JOHN DEERE CREDIT

 P.O. BOX 21126
 P.O. BOX 5327

 PHILADELPHIA, PA 19114
 MADISON, WI 53705
 IRS

SEARS P.O. BOX 45129 JACKSONVILLE, FL 32232-

P.O. BOX 660509

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RALPH K. STRAWN, JR. HENSLEE, ROBERTSON, STRA P.O. BOX 246 GADSDEN, AL 35902-0246

CAPITAL ONE BANK 84130

CHEA BANK

DISCOVER P.O. BOX 30943 SALT LAKE CITY, UT 84130

FT MCCLELLAN CREDIT UNIO FT. MCCLELLAN, AL 36205

INGERSOLL-RAND FINANCIAL DIV OF CITI CAPITAL COMM P.O. BOX 6229 CAROL STREAM, IL 60197

JOHN DEERE CREDIT

NOBLE BANK & TRUSTOXFORD LUMBER COMPANY1509 QUINTARD AVENUEP.O. BOX 7158ANNISTON, AL 36201OXFORD, AL 36203

WACHOVIA BANK, N.A. P.O. BOX 530554 ATLANTA, GA 30353-0554

WELL'S FARGO 3201 N 4TH AVENUE DALLAS, TX 75266-0509 SIOUX FALLS, SD 57104 Case 09-42795-11 Doc 1 Filed 09/21/09 Entered 09/21/09 17:09:26 Desc Main Document Page 2 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA EASTERN DIVISION

In re: Anthony P Brown

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: 09/21/2009

Signed: s/ Anthony P Brown Anthony P Brown Case 09-42795-11 Doc 1 Filed 09/21/09 Entered 09/21/09 17:09:26 Desc Main Document Page 3 of 32

HOMEDEPOT

CHASE

CHEA BANK

P.O. BOX 689100 DES MOINES, IA 50368-9100

OXFORD LUMBER COMPANY P.O. BOX 7158 OXFORD, AL 36203

DISCOVER DISCOVERCHASEP.O. BOX 30943800 BROOKSEDGE BLVDSALT LAKE CITY, UTWESTERVILLE, OH 43081 84130

CAPITAL ONE BANKSEARSP.O. BOX 30281P.O. BOX 45129SALT LAKE CITY, UTJACKSONVILLE, FL 32232-84130

CHASECHEA BANK800 BROOKSEDGE BLVDP.O. BOX 7575WESTERVILLE, OH 43081OXFORD, AL 36203 CHASE

WELL'S FARGO 3201 N 4TH AVENUE SIOUX FALLS, SD 57104

Case-09-42795-11 Doc 1	1 Filed 09/2	21/09	Entered	09/21/09	17:09:26 D	esc Main			
United States I Northern Dis Eastern	Ban Roquey e	ððurt Pa	rt Page 4 of 32 Voluntary Petition						
Eastern	Division	1111a				·			
Name of Debtor (if individual, enter Last, First, Middle): Brown, Anthony, P		Na	Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 years		All	Other Names	used by the Joint	Debtor in the last 8 year	s			
(include married, maiden, and trade names): Anthony Brown Construction, Inc.		(in	clude married	, maiden, and trade	e names):				
B & F Investment, Co. LLC									
Brown & Hubbaard Partnershsip BHW Properties									
BCF, LLC									
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (IT) more than one, state all): 3958	N) No./Complete EIN		st four digits o an one, state al		vidual-Taxpayer I.D. (IT	IN) No./Complete EIN(if mor			
Street Address of Debtor (No. & Street, City, and State): 2705 Nanyehi Drive		Str	reet Address of	f Joint Debtor (No.	. & Street, City, and Sta	te):			
Ohatchee, AL	CODE 3627	1			E	ZIP CODE			
County of Residence or of the Principal Place of Business			unty of Reside	ence or of the Prine	cipal Place of Business:				
Calhoun	\.			of Lain (D. 1)	C J:CC				
Mailing Address of Debtor (if different from street address	,	Ma	uting Address	or Joint Debtor (if	f different from street ad	,			
	CODE).			2	ZIP CODE			
Location of Principal Assets of Business Debtor (if different	nom street address at	oovej:				ZIP CODE			
Type of Debtor (Form of Organization)		e of Busines	s		pter of Bankruptcy C				
(Check one box.)	(Check one box) Health Care Bu	usiness		Chapter 7	the Petition is Filed (0	hapter 15 Petition for			
Individual (includes Joint Debtors)	Single Asset R U.S.C. § 101(5)		defined in 11	Chapter 9	R	ecognition of a Foreign			
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	Railroad	,1 D)		Chapter 11		ain Proceeding hapter 15 Petition for			
Partnership	Stockbroker Commodity Broker	oker		Chapter 12	R	ecognition of a Foreign			
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank	oker		Chapter 13		onmain Proceeding			
	Other				Nature of I (Check one)				
		xempt Entity ox, if applicat			primarily consumer	Debts are primarily business debts.			
	Debtor is a tax		§ 101(8) as "incurred by an						
	under Title 26 Code (the Inter	of the United	1 States		primarily for a amily, or house-				
Filing Fee (Check one box)			,		Chapter 11 Debtors	3			
☑ Full Filing Fee attached			Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). 						
☐ Filing Fee to be paid in installments (applicable to ind	ividuals only) Must a	ttach	 Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). 						
signed application for the court's consideration certifyi	ng that the debtor is		Check if:						
unable to pay fee except in installments. Rule 1006(b)	See Official Form 3A		Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.						
☐ Filing Fee waiver requested (applicable to chapter 7 in attach signed application for the court's consideration.				pplicable boxes					
and signed approaction for the court's consideration.			A plan is being filed with this petition						
					vere solicited prepetition e with 11 U.S.C. § 1126	from one or more classes (b).			
Statistical/Administrative Information						THIS SPACE IS F COURT USE ONI			
 Debtor estimates that funds will be available for distri Debtor estimates that, after any exempt property is exe 						COURTUSE ON			
expenses paid, there will be no funds available for dis	creditors.								
Estimated Number of Creditors									
1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 10,000 25,000	- 25,001- 50,000	50,001- 100,000	Over 100,000					
Estimated Assets									
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,00 \$50,000 \$100,000 \$500,000 \$1 to \$10	- , -	\$50,000,001 to \$100	\$100,000,00 to \$500	1 \$500,000,001 to \$1 billion	More than \$1 billion				
million millio		million	million	το φτ υπηρη	onnon				
Estimated Liabilities									
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$50,000 \$100,000 \$500,000 \$1 to \$100		\$50,000,001 to \$100	\$100,000,00 to \$500	\$500,000,001					
\$50,000 \$100,000 \$500,000 \$1 to \$10 million million		million	million	to \$1 billion	billion				

Voluntary Petition Document (This page must be completed and filed in every case) Sign Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter 7, and choose to proceed under chapter 7.	Signature of a Foreign Representative Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. 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						
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	 Certified Copies of the documents required by § 1515 of title 11 are attached. 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 						
[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).	Chapter of title 11 specified in the petition. A certified copy of the						
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	order granting recognition of the foreign main proceeding is attached.						
X s/ Anthony P Brown	X Not Applicable						
Signature of Debtor Anthony P Brown	(Signature of Foreign Representative)						
X Not Applicable							
Signature of Joint Debtor	(Printed Name of Foreign Representative)						
-							
Telephone Number (If not represented by attorney)							
09/21/2009 Date	Date						
Signature of Attorney	Signature of Non-Attorney Petition Preparer						
X /s/ Ralph K. Strawn, Jr.							
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 th						
Ralph K. Strawn, Jr. Bar No. STR002	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been						
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeal						
Uandas Dahartaan Strawn & Sullivan I I	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 debto						
Henslee, Robertson, Strawn & Sullivan LL	as required in that section. Official Form 19 is attached.						
P.O. Box 246 Gadsden, AL 35902-0246							
Address	Not Applicable						
Address	Printed Name and title, if any, of Bankruptcy Petition Preparer						
256-543-9790 256-543-9378	Social-Security number (If the bankruptcy petition preparer is not an individual, state						
Telephone Number	the Social-Security number of the officer, principal, responsible person or partner of						
09/21/2009	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 Debtor (Corporation/Partnership)	X Not Applicable						
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 partner whose Social-Security number is provided above.						
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted						
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an						
X INCLAPPICADIE Signature of Authorized Individual	individual. If more than one person prepared this document, attach to the appropriate official for for each person.						
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment of						
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.						
Date							

Case 09-42795-11 Doc 1 Filed 09/21/09 Entered 09/21/09 17:09:26 Desc Main Document Page 7 of 32 B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Alabama

Eastern Division

In re Anthony P Brown

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.

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: s/ Anthony P Brown Anthony P Brown

Date: 09/21/2009

Case 09-42795-11 B4 (Official Form 4) (12/07)	Doc 1	Filed 09/21/0 Document	9 Entered 09 Page 9 of 32		17:09:26 De	esc Main
		Northern Di	Bankruptcy Co strict of Alaban rn Division			
In re Anthony P Brown			,	Case No.		
		Debtor		Chapter	<u>11</u>	
LIST OF CREDI	TORS	HOLDING	20 LARGE	ST UI	NSECURE	ED CLAIMS
(1)		(2)	(3)		(4)	(5)
Name of creditor and complete	Name, telephon complete mailin		Nature of claim (trade debt,		Indicate if claim is contingent,	Amount of claim [if secured also
mailing address including zip		t, or department	bank loan, gov- ernment contract,		unliquidated, disputed or	state value of security]
code	of creditor famil claim who may		etc.)		subject to setoff	
WAMU P.O. Box 660509			Mortgage			\$33,500.0
Dallas, TX 75266-0509						SECURED VALUE: \$511,500.0
BB&T P.O. Box 58003			Mortgage			\$600.0
Charlotte, NC 28258						SECURED VALUE: \$183,400.0
IRS P.O. Box 21126						\$4,500.0
Philadelphia, PA 19114						
Well's Fargo 3201 N 4th Avenue						\$31,628.0
Sioux Falls, SD 57104						
Chea Bank P.O. Box 7575						\$23,000.0
Oxford, AL 36203						
Chase 800 Brooksedge Blvd Westerville, OH 43081						\$15,120.0

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

In re Anthony P Brown

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]
Sears P.O. Box 45129 Jacksonville, FL 32232-				\$8,824.0
Capital One Bank P.O. Box 30281 Salt Lake City, UT 84130				\$7.195.0
Chase 800 Brooksedge Blvd Westerville, OH 43081				\$6,612.0
Discover P.O. Box 30943 Salt Lake City, UT 84130				\$6.580.0
Homedepot P.O. Box 689100 Des Moines, IA 50368-9100				\$2,444.0
Oxford Lumber Company P.O. Box 7158 Oxford, AL 36203			DISPUTED	\$3,500.0

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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(If known)

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

In re: Anthony P Brown

Case No.

Debtor

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
111 Easy Street Anniston, AL (ABC, Inc., and/or Jeannie Brown debtors ex-wife)			\$ 167,440.00	\$ 164,000.
125 Mountain View Subdiivision, Anniston (ABC, Inc. and/or Jeannie Brown ex-wife			\$ 183,400.00	\$ 184,000.
2705 Nanvehi Drive Anniston, AL homestead			\$ 511,500.00	\$ 544,000.
37 Mountainside Circle Anniston, AL (ABC, Inc. and/or ex-wife Jeannie Brown)			\$ 188,000.00	\$ 183,000.
69 Mountainside Circle Anniston, AL (ABC, Inc. and/or Jeannie Brown debtors ex-wife)			\$ 189,000.00	\$ 174,000.
Gatlinburg Cabin (BHP)			\$ 200,000.00	\$ 195,000.
shop located at 2705 Nanvehi Drive Anniston, AL			\$ 102,300.00	\$ 86,000.
	Total	۶	\$1,541,640.00	

(Report also on Summary of Schedules.)

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

In re Anthony P Brown

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

	1			
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		Cash		500.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Regions (Account owned by Gina Robertson)		3,500.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	x			
 Household goods and furnishings, including audio, video, and computer equipment. 		Furniture		3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothes		500.00
7. Furs and jewelry.		Jewelry		100.00
 Firearms and sports, photographic, and other hobby equipment. 		Firearms		800.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 		Alfa Life Insurance Policy		4,000.00
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).) 		Retirement Mutual Fund		5,000.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		1/3 interest in BHW Properties, LLC		unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.		100% owner of ABC, Inc.		unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.		50% interest in B & F Investment Company, LLC		unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.		50% interest in BFC, LLC		unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.		50% interest in Brown & Hubbard Partnership		unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	X			
16. Accounts receivable.		Accounts receivable		5,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			

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

Anthony P Brown In re

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

HUSBAND, WIFE, JOINT OR COMMUNITY CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH-DESCRIPTION AND LOCATION OUT DEDUCTING ANY NONE TYPE OF PROPERTY OF PROPERTY SECURED CLAIM OR EXEMPTION 18. Other liquidated debts owed to debtor Any claims of BCF, LLC against Mike and Ann unknown including tax refunds. Give particulars. Crosley relating to business debts of BCF, LLC Other liquidated debts owed to debtor unknown Claims for \$8,000 against James Bright including tax refunds. Give particulars 19. Equitable or future interests, life estates, Х and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests Х in estate of a decedent, death benefit plan, life insurance policy, or trust 21. Other contingent and unliquidated Х claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 22. Patents, copyrights, and other Х intellectual property. Give particulars 23. Licenses, franchises, and other general Х intangibles. Give particulars 24. Customer lists or other compilations Х 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 25. Automobiles, trucks, trailers, and other 4,100.00 2004 GMC Sierra vehicles and accessories Automobiles, trucks, trailers, and other 2009 GMC Truck 40,000.00 vehicles and accessories Automobiles, trucks, trailers, and other 35,000.00 Bob Cat vehicles and accessories Automobiles, trucks, trailers, and other 35,000.00 Ford Dump Truck vehicles and accessories 26. Boats, motors, and accessories. 8,000.00 2005 25' pontoon boat Х 27. Aircraft and accessories. 25,000.00 28. Office equipment, furnishings, and ABC, Inc. tools and materials supplies 29. Machinery, fixtures, equipment and Х supplies used in business 30. Inventory. Х 31. Animals. Х 32. Crops - growing or harvested. Give Х particulars 33. Farming equipment and implements Х 34. Farm supplies, chemicals, and feed. Х 35. Other personal property of any kind not John Deere Tractor 5,800.00 already listed. Itemize

Debtor

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

In re Anthony P Brown

Debtor

Case No.

(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
	_	2 continuation sheets attached To		\$ 175,300.00 amounts from any continuation sh

attached. Report total also on Summary of Schedules.)

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

In re Anthony P Brown

Case No.

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(2)

☑ 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	Ala. Code § 6-10-6	500.00	500.(
Checking Account at Regions (Account owned by Gina Robertson)	Ala. Code § 6-10-6	2,500.00	3,500.(
Retirement Mutual Fund	11 USC § 522(b)(3)(C)	5,000.00	5,000.(
shop located at 2705 Nanvehi Drive Anniston, AL	Ala. Code § 6-10-2	5,000.00	102,300.(

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

In re Anthony P Brown

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	UNSECURE PORTION, I ANY
ACCOUNT NO. 3958 BB&T P.O. Box 58003 Charlotte, NC 28258			06/01/2008 Mortgage Gatlinburg Cabin (BHP) VALUE \$200,000.00				195,000.00	0.
ACCOUNT NO. 0838 BB&T P.O. Box 58003 Charlotte, NC 28258			06/01/2008 Mortgage 125 Mountain View Subdiivision, Anniston (ABC) VALUE \$183,400.00				184,000.00	600.
ACCOUNT NO. 3403 BB&T P.O. Box 58003 Charlotte, NC 28258			06/01/2008 Mortgage shop located at 2705 Nanvehi Drive Anniston, AL				86,000.00	0.
ACCOUNT NO. 5279 Mt View Cheaha Bank P.O. Box 7575 Oxford, AL 36203			VALUE \$102,300.00 09/01/2005 Mortgage 37 Mountainside Circle Anniston, AL (ABC)				183,000.00	0.
ACCOUNT NO. 4521 Cheaha Bank P.O. Box 7575 Oxford, AL 36203			VALUE \$188,000.00 11/01/2005 Mortgage 69 Mountainside Circle Anniston, AL (ABC) VALUE \$189,000.00				174,000.00	0.

<u>2</u> continuation sheets attached

Subtotal >	
(Total of this page)	



Related Data.)

Total > (Use only on last page)

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

In re Anthony P Brown

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER		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	UNSECURE PORTION, I ANY
ACCOUNT NO. 9528 Ford National Bkcy Service Ce P.O. Box 537901 Livonia, MI 48153-901			06/01/2008 Security Agreement Ford Dump Truck (ABC) VALUE \$35,000.00				35,000.00	0.
ACCOUNT NO. <u>3958</u> Ft McClellan Credit Union P.O. Box 5250 Ft. McClellan, AL 36205			04/01/2009 Security Agreement 2009 GMC Truck VALUE \$40,000.00				40,000.00	0.
ACCOUNT NO. 3958 Ingersoll-Rand Financial Div of Citi Capital Comm P.O. Box 6229 Carol Stream, IL 60197			10/01/2007 Security Agreement BOB CAT (ABC) VALUE \$35,000.00				35,000.00	0.
ACCOUNT NO. 5876 John Deere Credit P.O. Box 5327 Madison, WI 53705			06/01/2008 Security Agreement John Deere Tractor (ABC) VALUE \$5,800.00				5,800.00	0.
ACCOUNT NO. 746 Noble Bank & Trust 1509 Quintard Avenue Anniston, AL 36201			05/01/2007 Mortgage 111 Easy Street Anniston, AL (ABC) VALUE \$167,440.00				164,000.00	0.

Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal ≻ (Total of this page)



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

Total → (Use only on last page)

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

In re Anthony P Brown

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)NUMBER ADDRESS ADDRESS ADDRESS ADDRESS AN ACCOUNT NUMBER (See Instructions, Above.)NUMBER ADDRESS <th colspan="3">ODATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN</th> <th>UNLIQUIDATED</th> <th>DISPUTED</th> <th>AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL</th> <th>UNSECURE PORTION, I ANY</th>		ODATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN			UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURE PORTION, I ANY
			03/01/2008				68,769.00	0.
			Second Lien on Residence 2705 Nanvehi Drive Anniston, AL homestead					
	1	1	VALUE \$68,769.00		-	_		
ACCOUNT NO. 0629			06/01/2006				545,000.00	33,500.
WAMU P.O. Box 660509 Dallas, TX 75266-0509			Mortgage 2705 Nanvehi Drive Anniston, AL homestead	AL				
			VALUE \$511,500.00					

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal > (Total of this page)

 \$ 613,769.00
 \$ 33,500.

 \$ 1,715,569.00
 \$ 34,100.

 (Report also on Summary of (If applicable, report also on Summary of It applicable, report also on Summary

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

Total → (Use only on last page)

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

In re Anthony P Brown

Debtor

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.)

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.

$\underline{1}$ continuation sheets attached

Case 09-42795-11

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

Anthony P Brown

In re

Debtor

Doc 1

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Extensions of Credit in an Involuntary Case

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 T PRIORITY, ANY
ACCOUNT NO. 3658 IRS P.O. Box 21126 Philadelphia, PA 19114			12/31/2005 2005 Federal Taxes`				4,500.00	4,500.00	\$0.0

Sheet no. <u>1</u> of <u>1</u> 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.)

\$ 4,500.00	\$ 4,500.00	\$ 0.
\$ 4,500.00		
	\$ 4,500.00	\$ 0.(

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

In re	Anthony P	Brown
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Case No.

(If 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. 7105							7,195.00
Capital One Bank P.O. Box 30281 Salt Lake City, UT 84130			credit card				
ACCOUNT NO. 4113							6,612.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	I		credit card				.,
ACCOUNT NO. 5524							15,120.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	1		credit card				
ACCOUNT NO. 3958							23,000.00
Chea Bank P.O. Box 7575 Oxford, AL 36203		•	line of credit				
ACCOUNT NO. 7486							6,580.00
Discover P.O. Box 30943 Salt Lake City, UT 84130			creidt card				

1 Continuation sheets attached

Subtotal 🔸 💲

\$

58,507.00

Total >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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Document	Page 22 of 32	

Debtor

Case No. ____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		_	(Continuation Sheet)	_			
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. 5907 Homedepot P.O. Box 689100 Des Moines, IA 50368-9100			credit card				2,444.00
ACCOUNT NO. 20309 Oxford Lumber Company P.O. Box 7158 Oxford, AL 36203			open account			x	3,500.00
ACCOUNT NO. 3162 Sears P.O. Box 45129 Jacksonville, FL 32232-			credit card				8,824.00
ACCOUNT NO. 6698 Well's Fargo 3201 N 4th Avenue Sioux Falls, SD 57104			credit card				31,628.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal	>	\$	46,396.0(
	Total	>	\$	104,903.0
	(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)		L	

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

United States Bankruptcy Court Northern District of Alabama Eastern Division

In re Anthony P Brown

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	\$ 1,541,640.00			
B - Personal Property	YES	3	\$ 175,300.00			
C - Property Claimed as Exempt	YES	1				
D - Creditors Holding Secured Claims	YES	3		\$	1,715,569.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$	4,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$	104,903.00	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1				\$ 0.(
J - Current Expenditures of Individual Debtor(s)	YES	1				\$ 0.(
TOTAL		16	\$ 1,716,940.00	\$	1,824,972.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Alabama Eastern Division

In re Anthony P Brown

Case No. Chapter

11

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

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

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)	\$ 0.00
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	\$ 0.00

State the following:

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

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$34,100.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 4,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$104,903.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$139,003.00

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

Case 09-42795-11

In re Anthony P Brown

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **18** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Debtor

Date: 09/21/2009

Signature: s/ Anthony P Brown Anthony P Brown

own

Debtor

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B 2 (12	:03 :/94)	Case 09-42795-11			Entered 09/21/09 age 26 of 32	9 17:09:26	Desc M	ain
(12	.0 1)			ED STATES BAN orthern Distric Eastern D				
١n ı	re:	Anthony P Brown				Case No.		
			Debtor			Chapter	<u>11</u>	
		DISCL	OSURE C	OF COMPEN FOR DE	NSATION OF A	TTORNE	Y	
	and tl paid t	uant to 11 U.S.C. § 329(a) and nat compensation paid to me wi o me, for services rendered or t ection with the bankruptcy case	thin one year before to be rendered on b	re the filing of the pe	tition in bankruptcy, or agre		or(s)	
	F	or legal services, I have agreed	to accept			S	\$	2,500.0
	F	rior to the filing of this statemer	nt I have received			\$	\$	2,500.0
	E	alance Due				\$	\$	0.0
2.	The s	ource of compensation paid to	me was:					
		Debtor		Other (specify)				
3.	The s	ource of compensation to be pa	aid to me is:					
		Debtor		Other (specify)				
4.	Ø	I have not agreed to share the of my law firm.	e above-disclosed	compensation with a	iny other person unless the	y are members ar	nd associates	
		I have agreed to share the abo my law firm. A copy of the ag attached.		• •	•			
5.		urn for the above-disclosed fee, iding:	, I have agreed to r	render legal service f	or all aspects of the bankru	ptcy case,		
	a)	Analysis of the debtor's finance a petition in bankruptcy;	cial situation, and r	endering advice to th	ne debtor in determining who	ether to file		
	b)	Preparation and filing of any p	petition, schedules,	, statement of affairs	, and plan which may be red	quired;		
	c)	Representation of the debtor a	at the meeting of c	reditors and confirmation	ation hearing, and any adjou	urned hearings th	ereof;	
	d)	Representation of the debtor i	n adversary proce	edings and other cor	ntested bankruptcy matters;	;		
	e)	[Other provisions as needed] None						
6.	By a	greement with the debtor(s) the	above disclosed for	ee does not include t	the following services:			
		None						
				CERTIFIC	ATION			
r		tify that the foregoing is a comp entation of the debtor(s) in this b			angement for payment to m	ne for		
C)ated:	<u>09/21/2009</u>	_					
				<u>/s/ Ralph</u>	K. Strawn, Jr.			
					Strawn, Jr., Bar No. S	TR002		

Henslee, Robertson, Strawn & Sullivan LL Attorney for Debtor(s)

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

<u>Chapter 7</u>: 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.

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

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.

B 201

Anthony P Brown	Xs/ Anthony P Brown	09/21/2009
Printed Name of Debtor	Anthony P Brown	
	Signature of Debtor	Date
Case No. (if known)		

1 00/21/00 17.00.26 Mai 10705 11 4 00/24/00 \sim

	s BANKRUPTCY COURT DOCUMENT Page 29 of 32	9 17:0	9:26 Desc Main PROOF OF CLAIM
Name of Debtor:	S BANKKUPTCT COURT DOCUMENT T age 23 01 52	C N	
Name of Debtor.		Case Nur	nber:
NOTE: This for	rm should not be used to make a claim for an administrative expense arising after the com administrative expense may be filed pursuant to 11 U.S		t of the case. A request for payment of an
Name of Creditor (the	person or other entity to whom the debtor owes money or property):	-	eck this box to indicate that this claim
			ands a previously filed claim.
Name and address wh	ere notices should be sent:	Court Cl	aim Number:
		(If known)
		Filed on:	
Telephone number:	ere payment should be sent (if different from above):		
Ivanie and address wit	ere payment should be sent (if different from above).	Checl	k this box if you are aware that anyone else led a proof of claim relating to your claim.
			h copy of statement giving particulars.
T-1			k this box if you are the debtor
Telephone number:			stee in this case.
1. Amount of Claim a	φ		unt of Claim Entitled to Priority under 11 C. §507(a). If any portion of your claim
If all or part of your c complete item 4.	laim is secured, complete item 4 below; however, if all of your claim is unsecured, do not	falls	in one of the following categories, check
*	laim is entitled to priority, complete item 5.	the b	oox and state the amount.
	f claim includes interest or other charges in addition to the principal amount of claim.		
Attach itemized	statement of interest or charges.	Specify th	ne priority of the claim.
2. Basis for Claim:		Dome:	stic support obligations under
(See instruction #2 on	reverse side.)		S.C. §507(a)(1)(A) or (a)(1)(B).
3. Last four digits of a	ny number by which creditor identifies debtor:		s, salaries, or commissions (up to \$10,950*) I within 180 days before filing of the
3a. Debtor may have so	cheduled account as:	bankr	uptcy petition or cessation of the debtor's
-	#3a on reverse side.)	busine (a)(4).	ess, whichever is earlier – 11 U.S.C. §507
4. Secured Claim (See	instruction #4 on reverse side.)		butions to an employee benefit 11 U.S.C. §507 (a)(5).
Check the appropriate b information.	ox if your claim is secured by a lien on property or a right of setoff and provide the requested	-	\$2,425* of deposits toward
Nature of property or	right of setoff: 🔲 Real Estate 🔲 Motor Vehicle 🔲 Other	purcha	ase, lease, or rental of property
Describe:			vices for personal, family, or household use – S.C. §507 (a)(7).
Value of Property:	Annual Interest Rate%	□ Taxes	or penalties owed to governmental units - 11
	and other charges as of time case filed included in secured claim,		. §507(a)(8).
if any: \$	Basis for perfection:	Other	 Specify applicable paragraph
		of 11 V	U.S.C. §507 (a)().
Amount of Secured Cl	aim: \$ Amount of Unsecured: \$		
			Amount entitled to priority
6. Credits: The amount claim.	of all payments on this claim has been credited for the purpose of making this proof of	\$	Amount entitled to priority
	redacted copies of any documents that support the claim, such as promissory notes,	ψ	_
	s, itemized statements of running accounts, contracts, judgments, mortgages, and security		
	lso attach a summary. Attach redacted copies of documents providing evidence of interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on		s are subject to adjustment on 4/1/10 and every 3 eafter with respect to cases commenced on or
reverse side.)	······		late of adjustment.
DO NOT SEND ODIC			
SCANNING.	INAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER		
If the documents	available places avalaint		
It the documents are not	available, please explain:		
Date:	Signature: The person filing this claim must sign it. Sign and print name and title, if any, or other person authorized to file this claim and state address and telephone number		FOR COURT USE ONLY
	creditor or other person authorized to file this claim and state address and telephone numbe different from the notice address above. Attach copy of power of attorney, if any.	r 11	

Penalty for presenting fraudulent claim: 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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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

4. Secured Claim:

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.

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.

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 creditor 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. Case 09-42795-11 Doc 1 Filed 09/21/09 Entered 09/21/09 17:09:26 Desc Main Document Page 31 of 32

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.

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.

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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 09/21/2009

s/ Anthony P Brown

Anthony P Brown

<u>/s/ Ralph K. Strawn, Jr.</u> Ralph K. Strawn, Jr.