| United States Bankruptcy Cour<br>Northern District of Alabama<br>Northern Division   |  |                             |               |               |          |  | Court<br>ama   |  | Voluntary Petition                 |  |  |                                    |
|--|--|-----------------------------|---------------|---------------|----------|--|--|--|------------------------------------|--|--|------------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):  Athens Foot Center, LLC  |  |                             |               |               |          | Na   | Name of Joint Debtor (Spouse) (Last, First, Middle): |  |                                    |  |  |                                    |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  d/b/a Athens Podiatry Center |  |                             |               |               |          |  |  | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):   |                                    |  |  |                                    |
|  | our digits of Soc.<br>ne, state all):            | Sec. or Indivi-<br>63-11207 |               | yer I.D. (ITI | N)/Co    | mplete EIN(if                                    |  | e, state all):   | of Soc. Sec. or Ind                | ividual-Taxpayer I.D.                        | (ITIN)/Cor                                     | mplete EIN(if more than            |
| 91   | Address of Debt<br><b>West Hobbs</b><br>hens, AL |                             | eet, City, an | d State):     |          |  | Str  | reet Address o   | f Joint Debtor (No                 | . & Street, City, and S                      | State):  |                                    |
|  | ,  |                             |               |               | CODE     | 3561   |  |  |                                    |  | ZIP COI  | DE                                 |
|  | ity of Residence of<br>mestone                   | or of the Princ             | ipal Place o  | of Business:  |          |  | Co   | ounty of Reside  | ence or of the Prin                | cipal Place of Busine                        | SS:  |                                    |
| Mail   | ing Address of De                                | ebtor (if differ            | ent from str  | eet address)  | :        |  | Ma   | ailing Address   | of Joint Debtor (i                 | f different from street                      | address):                                      |                                    |
|  |  |                             |               | ZIP           | CODE     | l.   |  |  |                                    |  | ZIP COI  | DE .                               |
| Locati   | on of Principal A                                | ssets of Busin              | ess Debtor (  | if different  | from s   | treet address a                                  | ibove):  |  |                                    |  | ZIP COI  | DE .                               |
|  | T  | vpe of Debto                | r             |               |          | Natu   | e of Busines   | s  | Cha                                | pter of Bankruptcy                           |  |                                    |
|  | (Form  | n of Organizat              | tion)         |               | (Che     | ck <b>one</b> box)                               | o or Dubines   | the Petition is Filed (Che   |                                    |  |  |                                    |
|  | Individual (incluse Exhibit Do                   |                             | otors)        |               |          | Health Care E<br>Single Asset I<br>U.S.C. § 1010 | Real Estate as                                       | defined in 11  | Chapter 7 Chapter 9                |  |  | 5 Petition for on of a Foreign     |
| Ø  | Corporation (inc                                 |                             |               |               |          | Railroad   | ,  |  | ☑ Chapter 11                       |  |  | 5 Petition for                     |
|  | Partnership<br>Other (If debtor                  | is not one of t             | he above er   | itities.      | _        | Stockbroker<br>Commodity B                       | roker  |  | Chapter 12                         |  | Recognition of a Foreign<br>Nonmain Proceeding |                                    |
|  | check this box a                                 |                             |               |               |          | Clearing Bank                                    | Ĭ.   | Chapter 13  Nature of Debts  |                                    |  |  |                                    |
|  |  |                             |               |               | <b>S</b> | Other  |  | (Check one box)  |                                    |  |  |                                    |
|  |  |                             |               |               |          |  | exempt Entit<br>ox, if applical                      |  |                                    | orimarily consumer ned in 11 U.S.C.          |  | Debts are primarily usiness debts. |
|  |  |                             |               |               |          | Debtor is a ta                                   | x-exempt orga  | nization   | - ' '                              | s "incurred by an primarily for a            |  |                                    |
|  |  |                             |               |               |          |  | of the United<br>ernal Revenue                       |  |                                    | amily, or house-                             |  |                                    |
|  |  | Filing                      | Fee (Chec     | k one box)    |          |  |  | [  |                                    | Chapter 11 Debte                             | ors  |                                    |
| <b>☑</b> F   | Full Filing Fee att                              | ached                       |               |               |          |  |  | Check one box:  ✓ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  |                                    |  |  |                                    |
| П  | Filing Fee to be pa                              | aid in installm             | ents (applic  | able to indi  | vidual   | s only). Must a                                  | attach   | Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  |                                    |  |  |                                    |
| S  | gned application nable to pay fee                | for the court's             | s considerati | on certifyin  | g that   | the debtor is                                    |  | Check if:  |                                    |  |  |                                    |
|  | Filing Fee waiver                                | •                           |               |               |          |  |  | Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). |                                    |  |  |                                    |
| а  | ttach signed appl                                | lication for the            | court's con   | sideration.   | See Of   | ficial Form 31                                   | 3.   | Check all applicable boxes  A plan is being filed with this petition   |                                    |  |  |                                    |
|  |  |                             |               |               |          |  |  | ☐ Accept   | ances of the plan v                | were solicited prepetite with 11 U.S.C. § 11 |  | e or more classes                  |
| Stati  | stical/Administ                                  | rative Infori               | nation        |               |          |  |  | or cred  | nors, in accordanc                 | e with 11 0.3.C. § 11                        | 20(0).   | THIS SPACE IS FOR                  |
|  | Debtor estimates to Debtor estimates to          |                             |               |               |          |  |  |  |                                    |  |  | COURT USE ONLY                     |
| _  | expenses paid, the                               |                             |               |               |          |  |  |  |                                    |  |  |                                    |
| Estin  | nated Number of                                  | Creditors                   |               |               |          |  |  |  |                                    |  |  |                                    |
| 1-   | 50-  |                             | 200-          | 1,000-        | 5,00     | 1- 10,001  |  | 50,001-  | Over                               |  |  |                                    |
| 49<br>Estim  | 99<br>nated Assets                               | 199                         | 999           | 5,000         | 10,00    | 25,000   | 50,000   | 100,000  | 100,000                            |  |  |                                    |
|  | ✓  | <b>1</b>                    | <b>1</b>      | <b>1</b>      | . 001    | <b>1</b>   | \$50,000,001   | \$100,000,00   | 1 0500 000 001                     | <u> </u>                                     |  |                                    |
| \$0 to<br>\$50,0   | \$50,001 to<br>000 \$100,000                     | \$100,001 to<br>\$500,000   | \$1           | to \$10       |          | \$10,000,001<br>to \$50                          | to \$100   | to \$500   | 01 \$500,000,001<br>to \$1 billion | More than \$1 billion                        |  |                                    |
|  | ated Liabilities                                 |                             | million       | million       | 1        | million  | million  | million  |                                    |  |  |                                    |
| \$0 to   | \$50,001 to                                      | \$100,001 to                | \$500,001     | to \$1,000    | ,001     | \$10,000,001                                     | \$50,000,001   | \$100,000,00   | 01 0500 000 001                    | Mana than \$1                                |  |                                    |
| \$50,000 \$100,000 \$500,000 \$1 to \$10 to \$50 to \$10   |  |                             |               |               |          | to \$100<br>million                              | to \$500<br>million                                  | \$500,000,001<br>to \$1 billion  | More than \$1<br>billion           |  |  |                                    |

**B1** (Official Form 1) (4/10) FORM B1, Page 2

| Voluntary Petition (This page must be completed and filed in every case)   | Name of Debtor(s): Athens Foot Center, LLC  |                  |  |  |  |  |  |
|--|---|------------------|--|--|--|--|--|
| All Prior Bankruntcy Cases Filed Within La   | st 8 Years (If more than two, attach additional sheet.)   |                  |  |  |  |  |  |
| Location   | Case Number:  | Date Filed:      |  |  |  |  |  |
| Where Filed: Northern District of Alabama  | 10-80810-11   | 03/03/2010       |  |  |  |  |  |
| Location Where Filed:  | Case Number:  | Date Filed:      |  |  |  |  |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner o   | r Affiliate of this Debtor (If more than one, attach a  | dditional sheet) |  |  |  |  |  |
| Name of Debtor: NONE   | Case Number:  | Date Filed:      |  |  |  |  |  |
| District:  | Relationship:   | Judge:           |  |  |  |  |  |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.   | Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  X Not Applicable  Signature of Attorney for Debtor(s)  Date |                  |  |  |  |  |  |
| Ex   | l<br>hibit C  |                  |  |  |  |  |  |
| Does the debtor own or have possession of any property that poses or is alleged to pose a  Yes, and Exhibit C is attached and made a part of this petition.  No  |   | lth or safety?   |  |  |  |  |  |
| Exh  | aibit D   |                  |  |  |  |  |  |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must  | t complete and attach a separate Exhibit D.)  |                  |  |  |  |  |  |
|  |   |                  |  |  |  |  |  |
| Exhibit D completed and signed by the debtor is attached and made a part of the  | ms petition.  |                  |  |  |  |  |  |
| If this is a joint petition:   |   |                  |  |  |  |  |  |
| Exhibit D also completed and signed by the joint debtor is attached and made   | a part of this petition.  |                  |  |  |  |  |  |
|  | ding the Debtor - Venue applicable box)   |                  |  |  |  |  |  |
| 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 or  | of business, or principal assets in this District for 180 d   | ays immediately  |  |  |  |  |  |
| There is a bankruptcy case concerning debtor's affiliate. general pa   | There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District.   |                  |  |  |  |  |  |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |   |                  |  |  |  |  |  |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)  |   |                  |  |  |  |  |  |
| Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).   |   |                  |  |  |  |  |  |
| (Name of landlord that obtained judgment)  |   |                  |  |  |  |  |  |
|  | (Address of landlord)   |                  |  |  |  |  |  |
| Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession   | circumstances under which the debtor would be permitt   | ted to cure the  |  |  |  |  |  |
| Debtor has included in this petition the deposit with the court of ar filing of the petition.  | ny rent that would become due during the 30-day perior  | d after the      |  |  |  |  |  |
| Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).  |   |                  |  |  |  |  |  |

**B1** (Official Form 1) (4/10) FORM B1, Page 3

|  |   | , 6  |  |  |  |  |
|--|---|--|--|--|--|--|
| oluntary Petition  |   | Name of Debtor(s):   |  |  |  |  |
| (This page must be completed and filed in  | ı every case)   | Athens Foot Center, LLC  |  |  |  |  |
|  | Sign:   | atures   |  |  |  |  |
| Signature(s) of Debtor(s) (  |   | Signature of a Foreign Representative  |  |  |  |  |
| declare under penalty of perjury that the informal and correct.  f petitioner is an individual whose debts are primposen to file under chapter 7] I am aware that I ment 13 of title 11, United States Code, understand thapter, and choose to proceed under chapter 7.  f no attorney represents me and no bankruptcy peave obtained and read the notice required by 11 Unrequest relief in accordance with the chapter of the corrections. | tion provided in this petition is true narily consumer debts and has nay proceed under chapter 7, 11, 12 the relief available under each such etition preparer signs the petition] I U.S.C. § 342(b). | 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 <b>one</b> 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   |  |  |  |  |
| n this petition.  X Not Applicable   |   | order granting recognition of the foreign main proceeding is attached.  V. Not Applicable  |  |  |  |  |
| Signature of Debtor  |   | X Not Applicable (Signature of Foreign Representative)   |  |  |  |  |
|  |   |  |  |  |  |  |
| X Not Applicable   |   | (Printed Name of Foreign Representative)   |  |  |  |  |
| Signature of Joint Debtor  |   | (Finited Name of Foleign Representative)   |  |  |  |  |
| Telephone Number (If not represented by at   | itorney)  |  |  |  |  |  |
| -  |   | Date   |  |  |  |  |
| Date   | 4   | Ci d AN Au David D   |  |  |  |  |
| Signature of Av X/s/Robert E. Long. Jr   | norney  | Signature of Non-Attorney Petition Preparer  |  |  |  |  |
| ROBERT E. LONG, JR Bar No.  Printed Name of Attorney for Debtor(s) / Bar  LONG & LONG, ATTORNEYS A  Firm Name  | · No.   | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. |  |  |  |  |
| P.O. BOX 135 HARTSELLE, AL   | 35640   |  |  |  |  |  |
| Address  |   | Not Applicable   |  |  |  |  |
|  |   | Printed Name and title, if any, of Bankruptcy Petition Preparer  |  |  |  |  |
| 1-256-773-5355 Telephone Number 5/26/2010 Date *In a case in which § 707(b)(4)(D) applies, the certification that the attorney has no knowled information in the schedules is incorrect.   |   | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address  |  |  |  |  |
| Signature of Debtor (Corpora   | ation/Partnership)  | X Not Applicable   |  |  |  |  |
| declare under penalty of perjury that the informa<br>nd correct, and that I have been authorized to file<br>ebtor.   |   | Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or   |  |  |  |  |
| the debtor requests the relief in accordance with toole, specified in this petition.   | he chapter of title 11, United States   | 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  |  |  |  |  |
| Signature of Authorized Individual   |   | individual.  |  |  |  |  |
|  |   | If more than one person prepared this document, attach to the appropriate official form for each person.   |  |  |  |  |
| R. Scott Uren Printed Name of Authorized Individual  |   | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or  |  |  |  |  |
| Managing Member Title of Authorized Individual   | <del></del>   | both. 11 U.S.C. § 110; 18 U.S.C. § 156.  |  |  |  |  |
|  |   |  |  |  |  |  |
| 5/26/2010  | ļ.  |  |  |  |  |  |

Date

# **United States Bankruptcy Court**

# Northern District of Alabama Northern Division

| In re:  |              | Case No.                       |                        |
|---|--------------|--------------------------------|------------------------|
|   |              | Chapter                        | 11                     |
| Athens Foot Center, LLC   |              |                                |                        |
|   |              |                                |                        |
|   |              |                                |                        |
|   |              |                                |                        |
| STATEMENT REGARDING AUTHO   | ORITY 1      | O SIGN AND FILE P              | ETITION                |
| I, R. Scott Uren, declare under penalty of perjury that I am the that on the following resolution was duly adopted by the of this   |              |                                | LLC, a Corporation and |
| "Whereas, it is in the best interest of this Corporation to file a<br>Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United   |              |                                |                        |
| Be It Therefore Resolved, that <b>R. Scott Uren, Managing Memb</b> deliver all documents necessary to perfect the filing of a Chapter   |              |                                |                        |
| Be It Further Resolved, that <b>R. Scott Uren</b> , <b>Managing Member</b> bankruptcy proceedings on behalf of the Corporation, and to othe all necessary documents on behalf of the Corporation in connect | erwise do ai | nd perform all acts and deeds  |                        |
| Be It Further Resolved, that <b>R. Scott Uren</b> , <b>Managing Membe E. LONG</b> , <b>JR</b> , attorney and the law firm of <b>LONG &amp; LONG</b> , <b>ATTORN</b>   |              |                                |                        |
| Executed on: 5/26/2010  | Signed:      | s/ R. Scott Uren R. Scott Uren |                        |

### UNITED STATES BANKRUPTCY COURT Northern District of Alabama Northern Division

|       |                 |              |  |        | North D                  | 14131011                                       |            |               |            |
|-------|-----------------|--------------|--|--------|--------------------------|--|------------|---------------|------------|
| In re | э:              | A            | thens Foot Center, LLC   |        |                          | (  | Case No.   |               |            |
|       |                 |              | Debtor   | r      |                          |  | Chapter    | <u>11</u>     |            |
|       |                 |              | DISCLOSUR  | ΕC     | F COMPEN                 | SATION OF ATTO<br>BTOR                         | RNE        | Y             |            |
| i     | and th          | at com       | 11 U.S.C. § 329(a) and Bankruptcy R<br>pensation paid to me within one year<br>or services rendered or to be rendered<br>with the bankruptcy case is as follows: | befor  | e the filing of the peti | ion in bankruptcy, or agreed to b              |            | or(s)         |            |
|       | Fo              | or legal     | services, I have agreed to accept  |        |                          |  | ;          | \$            | 0.00       |
|       | Pı              | ior to t     | he filing of this statement I have recei   | ved    |                          |  | ;          | \$            | 0.00       |
|       | Ва              | alance       | Due  |        |                          |  | ;          | \$            | 0.00       |
| 2.    | The so          | ource c      | of compensation paid to me was:  |        |                          |  |            |               |            |
|       |                 |              | Debtor   |        | Other (specify)          |  |            |               |            |
| 3.    | The so          | ource c      | of compensation to be paid to me is:   |        |                          |  |            |               |            |
|       |                 |              | Debtor   | Ø      | Other (specify)          | \$200.00 per hour after paid to previous attor |            | urs due to    | the monies |
| 4.    | V               |              | e not agreed to share the above-disclo<br>law firm.  | sed o  | compensation with an     | y other person unless they are m               | nembers ar | nd associates |            |
|       |                 |              | e agreed to share the above-disclosed<br>w firm. A copy of the agreement, toge<br>led.   |        |                          |  |            |               |            |
| 5. I  | n retu<br>inclu |              | he above-disclosed fee, I have agree   | d to r | ender legal service fo   | r all aspects of the bankruptcy ca             | ase,       |               |            |
|       | a)              | •            | sis of the debtor's financial situation, ation in bankruptcy;  | and re | endering advice to the   | e debtor in determining whether to             | ofile      |               |            |
|       | b)              | Prepa        | ration and filing of any petition, sched   | lules, | statement of affairs,    | and plan which may be required;                |            |               |            |
|       | c)              | Repre        | sentation of the debtor at the meeting   | of cr  | reditors and confirmat   | ion hearing, and any adjourned h               | earings th | ereof;        |            |
|       | d)              | Repre        | sentation of the debtor in adversary p   | roce   | edings and other cont    | ested bankruptcy matters;                      |            |               |            |
|       | e)              | [Other       | r provisions as needed]  |        |                          |  |            |               |            |
| 6.    | By ag           | reeme        | nt with the debtor(s) the above disclos  | sed fe | ee does not include th   | e following services:                          |            |               |            |
|       |                 | None         | e  |        |                          |  |            |               |            |
|       |                 |              |  |        | CERTIFICA                | TION   |            |               |            |
| re    |                 | •            | the foregoing is a complete statement of the debtor(s) in this bankruptcy pr   |        |                          | ngement for payment to me for                  |            |               |            |
| D     | ated:           | <u>5/26/</u> | 2010   |        |                          |  |            |               |            |
|       |                 |              |  |        |                          | E. Long. Jr                                    |            |               |            |
|       |                 |              |  |        | ROBERT E                 | E. LONG, JR, Bar No. ASB                       | 9330-069   | 9R            |            |
|       |                 |              |  |        | LONG & L                 | ONG, ATTORNEYS AT LAV                          | V          |               |            |

Attorney for Debtor(s)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA NORTHERN 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 -

- 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.

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 | 5/26/2010 | s/ R. Scott Uren      | s/ R. Scott Uren |  |  |  |  |
|------|-----------|-----------------------|------------------|--|--|--|--|
|      |           | R. Scott Uren         |                  |  |  |  |  |
|      |           |                       |                  |  |  |  |  |
|      |           | /s/Robert E. Long. Jr |                  |  |  |  |  |
|      |           | ROBERT E LONG IR      |                  |  |  |  |  |