

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Breland, Charles K. Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4957	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 6301 Monroe Street Daphne, AL	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 36526	ZIP Code
County of Residence or of the Principal Place of Business: Baldwin	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): Post Office Box 7430 Spanish Fort, AL	Mailing Address of Joint Debtor (if different from street address):
ZIP Code 36577	ZIP Code

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

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

<p align="center">Filing Fee (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Breland, Charles K. Jr.
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition
(This page must be completed and filed in every case)

Name of Debtor(s):
Breland, Charles K. Jr.

Signatures

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

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

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

X /s/ Charles K. Breland, Jr.
Signature of Debtor **Charles K. Breland, Jr.**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 11, 2009
Date

Signature of Attorney*

X /s/ Robert M. Galloway, Esquire
Signature of Attorney for Debtor(s)

Robert M. Galloway, Esquire
Printed Name of Attorney for Debtor(s)

Galloway, Smith, Wettermark & Everest, L.L.P.
Firm Name

3263 Cottage Hill Road
Post Office Box 16629
Mobile, AL 36616-0629

Address

Email: gswelaw.com

251-476-4493 Fax: 251-479-5566
Telephone Number

March 11, 2009
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

Date

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

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

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

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

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

In re Charles K. Breland, Jr.

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

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

United States Bankruptcy Court
Southern District of Alabama

In re Charles K. Breland, Jr.

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Adams & Reese, LLP. Post Office Box 2153 Birmingham, AL 35287	Adams & Reese, LLP. Post Office Box 2153 Birmingham, AL 35287	trade debt		225,683.29
American Express Post Office Boxz 981535 El Paso, TX 79998	American Express Post Office Boxz 981535 El Paso, TX 79998	credit card purchases		15,629.69
Baker & McKenzie, LLP. One Prudential Plaza, Suite 3500 130 East Randolph Drive Chicago, IL 60601	Baker & McKenzie, LLP. One Prudential Plaza, Suite 3500 130 East Randolph Drive Chicago, IL 60601	trade debt		82,981.52
Barron & Redding Post Office Box 2467 Panama City, FL 32402	Barron & Redding Post Office Box 2467 Panama City, FL 32402	trade debt		7,451.70
Bill Merchant Post Office Box 1407 Daphne, AL 36526	Bill Merchant Post Office Box 1407 Daphne, AL 36526	trade debt		17,000.00
Burr & Forman, LLP. Post Office Box 830719 Birmingham, AL 35283	Burr & Forman, LLP. Post Office Box 830719 Birmingham, AL 35283	trade debt		3,717.64
Credit Card Center Post Office Box 61750 New Orleans, LA 70161	Credit Card Center Post Office Box 61750 New Orleans, LA 70161	miscellaneous credit card purchases		13,472.50
Cypress Capital II, LLC. 10421 S. Jordan Gateway Suite 630 South Jordan, UT 84095	Cypress Capital II, LLC. 10421 S. Jordan Gateway Suite 630 South Jordan, UT 84095	loan	Contingent Unliquidated	1,713,450.98
Dillard's Post Office Box 981469 El Paso, TX 79998	Dillard's Post Office Box 981469 El Paso, TX 79998	credit card purchases		2,433.62
Equity Trust Company 9877 Pleasant Road Daphne, AL 36526	Equity Trust Company 9877 Pleasant Road Daphne, AL 36526	loan	Contingent	390,000.00
FIA Card Services Post Office Box 15026 Wilmington, DE 19850	FIA Card Services Post Office Box 15026 Wilmington, DE 19850	credit card purchases		29,292.94

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Hieronimus, Gaillard & Jones 10 North Florida Street Mobile, AL 36607	Hieronimus, Gaillard & Jones 10 North Florida Street Mobile, AL 36607	trade debt		27,900.00
Hudgens & Associates, LLC. 9877 Pleasant Road Daphne, AL 36526	Hudgens & Associates, LLC. 9877 Pleasant Road Daphne, AL 36526	trade debt		1,000,000.00
Jaguar Credit National Bankruptcy Service Center Post Office Box 537901 Livonia, MI 48153-7901	Jaguar Credit National Bankruptcy Service Center Post Office Box 537901 Livonia, MI 48153-7901	automobile lease		6,836.65
The Club at Shores of Panama, Inc. Post Office Box 7430 Spanish Fort, AL 36577	The Club at Shores of Panama, Inc. Post Office Box 7430 Spanish Fort, AL 36577	loan		7,350.00
Town of Dauphin Island 1011 Bienville Boulevard Dauphin Island, AL 36528	Town of Dauphin Island 1011 Bienville Boulevard Dauphin Island, AL 36528	trade debt		2,466.00
Villagran y Villagran Abogados S.C. Hildalgo 67 Col. Centenario Hermosillo, Sonora C.P. Mexico, ID 83260	Villagran y Villagran Abogados S.C. Hildalgo 67 Col. Centenario Mexico, ID 83260	trade debt		32,285.00
Whitney National Bank Post Office Box 248 Destin, FL 32541	Whitney National Bank Post Office Box 248 Destin, FL 32541	loan	Contingent	128,639.03
Whitney National Bank Post Office Box 248 Destin, FL 32541	Whitney National Bank Post Office Box 248 Destin, FL 32541	loan/line of credit		1,502,873.61
Whitney National Bank Post Office Box 248 Destin, FL 32541	Whitney National Bank Post Office Box 248 Destin, FL 32541	loan/line of credit		500,000.00

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

I, **Charles K. Breland, Jr.**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date March 11, 2009Signature /s/ Charles K. Breland, Jr.**Charles K. Breland, Jr.**

Debtor

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

Adams & Reese, LLP.
Post Office Box 2153
Birmingham, AL 35287

Alabama Department of Revenue
Collection Services Division
P.O. Box 327820
Montgomery, AL 36132-7820

American Express
Post Office Boxz 981535
El Paso, TX 79998

Baker & McKenzie, LLP.
One Prudential Plaza, Suite 3500
130 East Randolph Drive
Chicago, IL 60601

Barron & Redding
Post Office Box 2467
Panama City, FL 32402

Bill Merchant
Post Office Box 1407
Daphne, AL 36526

Burr & Forman, LLP.
Post Office Box 830719
Birmingham, AL 35283

Credit Card Center
Post Office Box 61750
New Orleans, LA 70161

Cypress Capital II, LLC.
10421 S. Jordan Gateway
Suite 630
South Jordan, UT 84095

Dillard's
Post Office Box 981469
El Paso, TX 79998

Equity Trust Company
9877 Pleasant Road
Daphne, AL 36526

FIA Card Services
Post Office Box 15026
Wilmington, DE 19850

Hieronimus, Gaillard & Jones
10 North Florida Street
Mobile, AL 36607

Hudgens & Associates, LLC.
9877 Pleasant Road
Daphne, AL 36526

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Internal Revenue Service
c/o U.S. Attorney's Office
63 South Royal Street
Suite 600
Mobile, AL 36602

Jaguar Credit
National Bankruptcy Service Center
Post Office Box 537901
Livonia, MI 48153-7901

Silverton Bank
3284 Northside Parkway
Atlanta, GA 30327

The Club at Shores of Panama, Inc.
Post Office Box 7430
Spanish Fort, AL 36577

Town of Dauphin Island
1011 Bienville Boulevard
Dauphin Island, AL 36528

Villagran y Villagran Abogados S.C.
Hildalgo 67
Col. Centenario
Hermosillo, Sonora C.P.
Mexico, ID 83260

Whitney National Bank
Post Office Box 248
Destin, FL 32541