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# United States Bankruptcy Court Southern District of Alabama

IN RE:		Case No	
Ac	ller, Edward III	Chapter 11	
	Debtor(s	,	
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		of 16(b), I certify that I am the attorney for the above-named debtor(s) and that compensation agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor is:	
	For legal services, I have agreed to accept	\$	11,000.00
	Prior to the filing of this statement I have received	·····\$	11,000.00
	Balance Due	·····\$	0.00
2.	The source of the compensation paid to me was:	ebtor Other (specify):	
3.	The source of compensation to be paid to me is:	ebtor Other (specify):	
4.	I have not agreed to share the above-disclosed comp	pensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compentogether with a list of the names of the people shari	sation with a person or persons who are not members or associates of my law firm. A coping in the compensation, is attached.	by of the agreement,
5.	In return for the above-disclosed fee, I have agreed to re-	nder legal service for all aspects of the bankruptcy case, including:	
	<ul><li>b. Preparation and filing of any petition, schedules, sta</li><li>c. Representation of the debtor at the meeting of credit</li></ul>	itors and confirmation hearing, and any adjourned hearings thereof;	
	<ul> <li>d. Representation of the debtor in adversary proceedir</li> <li>e. [Other provisions as needed]</li> </ul>	gs and other contested bankruptey matters;	
6.	By agreement with the debtor(s), the above disclosed fee	e does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete statement of any a proceeding.	greement or arrangement for payment to me for representation of the debtor(s) in this bank	kruptcy
	June 3, 2010	/s/ Allyson C Pearce	
	Date	Allyson C Pearce Pearce Law Firm P. O. Box 609 Foley, AL 36536 (251) 971-2676 Fax: (251) 971-2688	

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

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

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

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

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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

B201A (Form 201A) (12/09)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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)

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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

IN RE:	Case No
Adler, Edward III	Chapter 11

Debtor(s)		•
	N OF NOTICE TO CONSUMER DEI 342(b) OF THE BANKRUPTCY COD	
Certificate of [N	Ion-Attorney] Bankruptcy Petition Pr	eparer
I, the [non-attorney] bankruptcy petition preparer s notice, as required by § 342(b) of the Bankruptcy C		nat I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petiti Address:	peti the prir the	cial Security number (If the bankruptcy ition preparer is not an individual, state Social Security number of the officer, ncipal, responsible person, or partner of bankruptcy petition preparer.) equired by 11 U.S.C. § 110.)
X		
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have receive	ed and read the attached notice, as required	by § 342(b) of the Bankruptcy Code.
Adler, Edward III	X /s/ Edward Adler, III	6/03/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X Signature of Joint Debte	-
	Signature of Joint Debte	or (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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

In re: Adler, Ed	lward III		
		Debtor(s)	
Case Number: _			
		(TCI )	

# CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. (	CALCULATIO	ON OF MO	ONTHLY INCO	<b>ME</b>		
1								
	c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column Lines 2-10.				B ("Spouse's	Income") for		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					of the	Column A Debtor's Income	Column B Spouse's Income
2	Gro	ss wages, salary, tips, bonuses, ov	ertime, commi	ssions.			\$ 4,000.0	\$
	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.					one		
3	a. Gross receipts			\$				
	b.	Ordinary and necessary business	expenses	\$				
	c.	Business income		Subtract I Line a	Line b from		<b> </b>  \$	\$
	<b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.							
4	a.	Gross receipts		\$				
4	b.	Ordinary and necessary operating	expenses	\$				
	c.	Rental income		Subtract I Line a	Line b from		\$	\$
5	Inte	rest, dividends, and royalties.					\$	\$
6	Pens	sion and retirement income.					\$	\$
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.					\$	\$	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
	cla	employment compensation imed to be a benefit under the cial Security Act	Debtor \$		Spouse \$		s	s

	SZZZ (SINGMI TOTM ZZZ) (CHMPTET II) (U1/VO)					
9	Income from all other sources. Specify source and amount. If necessary, Is sources on a separate page. Total and enter on Line 9. Do not include alime maintenance payments paid by your spouse if Column B is completed, It other payments of alimony or separate maintenance. Do not include any received under the Social Security Act or payments received as a victim of a crime against humanity, or as a victim of international or domestic terrorism.					
	a.	\$				
	b.	\$	\$	\$		
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).			\$		
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.			4,000.00		
Part II. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)					
12	Date: June 3, 2010 Signature: /s/ Edward Adler, III (Debtor)					
	Date: Signature: (Joint Debtor, if any)					

United States Bankruptcy Court Southern District of Alabama				Vo	luntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Adler, Edward III			Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	nrs					Joint Debtor in I trade names)		8 years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>3613</b>	.D. (ITIN) No./0	Complete	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. & Street, City, State & 9450 Timbercreek Blvd Daphne, AL	ż Zip Code):		Street Addr	ress of Jo	oint Debto	r (No. & Stree	et, City, S	tate & Zip Code):
Dapinie, AL	ZIPCODE 36	527						ZIPCODE
County of Residence or of the Principal Place of Bus <b>Baldwin</b>	iness:		County of F	Residence	e or of the	e Principal Plac	ce of Busi	iness:
Mailing Address of Debtor (if different from street a	ddress)		Mailing Ad	dress of	Joint Deb	otor (if differen	it from str	reet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if o	lifferent from str	reet address ab	ove):				_	
			_					ZIPCODE
Type of Debtor  (Form of Organization)  (Check one box.)  ✓ Individual (includes Joint Debtors)	Single A	Nature of B (Check one are Business sset Real Estat 101(51B)	The second secon					
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Railroad Stockbro	ker lity Broker			Chaj	pter 12 pter 13	Cha Red No	apter 15 Petition for cognition of a Foreign nmain Proceeding
Check this box and state type of charly solow.)	Clearing Bank Other  Tax-Exemp (Check box, if Debtor is a tax-exemp Title 26 of the United		ipplicable.) organization u states Code (th		debts § 10: indiv perso		1 U.S.C. red by an y for a	ne box.)
Filing Fee (Check one box)	internar i	Revenue Code)	).		1	er 11 Debtors		
✓ Full Filing Fee attached		Check one l		1.14	•			51D)
Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official	's o pay fee	Debtor is  Check if:  Debtor's	r is a small business debtor as defined in 11 U.S.C. § 101(51D). r is not a small business debtor as defined in 11 U.S.C. § 101(51D). r's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less 2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).					
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check ☐ A pl ☐ Acceptable to chapter 7 individuals only).			l applicable boxes:  n is being filed with this petition of the plan were solicited prepetition from one or more classes of creditors, in dance with 11 U.S.C. § 1126(b).					
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 distribution to unsecured creditors.			will be no	funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,00 5,00			,001- ,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets		000,001 \$50 50 million \$10		\$100,00 to \$500		\$500,000,001 to \$1 billion	More that	l l
Estimated Liabilities			0,000,001 to 00 million	\$100,000 to \$500	00,001	\$500,000,001 to \$1 billion	More that	

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Voluntary Petition (This page must be completed and filed in every case)  Name of Debtor(s): Adler, Edward III						
Prior Bankruptcy Case 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:				
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, that I have informed the petitioner that [he or she] may proceed chapter 7, 11, 12, or 13 of title 11, United States Code, and explained the relief available under each such chapter. I further that I delivered to the debtor the notice required by § 342(b) Bankruptcy Code.						
	X /s/ Allyson C Pearce Signature of Attorney for Debtor(s)	<b>6/03/10</b> Date				
Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi		t and identifiable narm to public health				
(To be completed by every individual debtor. If a joint petition is filed, ea  ✓ Exhibit D completed and signed by the debtor is attached and ma	ach spouse must complete and attach	ch a separate Exhibit D.)				
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.					
Information Regardin						
(Check any approximately Check and a preceding the date of this petition or for a longer part of such 180 (Check any approximately approximat	oplicable box.) of business, or principal assets in the days than in any other District.	is District for 180 days immediately				
☐ There is a bankruptcy case concerning debtor's affiliate, general [	partner, or partnership pending in t	his District.				
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in in this District, or the interests of the parties will be served in reg	out is a defendant in an action or pro	oceeding [in a federal or state court]				
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 or less	(Name of landlord or lessor that obtained judgment)					
(Address of lan	dlord or lessor)					
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for positive to the property of th	session, after the judgment for poss	session 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 cert	ification. (11 U.S.C. § 362(l)).					

Date

B1 (Official Form 1) (4/10)	Page 3
Voluntary Petition	Name of Debtor(s): Adler, Edward III
(This page must be completed and filed in every case)  Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State 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.	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 /s/ Edward Adler, III	Signature of Foreign Representative
Signature of Debtor Edward Adler, III	
Signature of Joint Debtor	Printed Name of Foreign Representative
(251) 454-8637	Date
Telephone Number (If not represented by attorney)  June 3, 2010	
Date	
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Allyson C Pearce Signature of Attorney for Debtor(s)  Allyson C Pearce Pearce Law Firm P. O. Box 609 Foley, AL 36536 (251) 971-2676 Fax: (251) 971-2688 allyson@pearcelawfirm.com	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); 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
June 3, 2010  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	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
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	
Signature of Debtor (Corporation/Partnership)	X
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.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Date
The debtor requests 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 in preparing this document unless the bankruptcy petition preparer is not an individual:
Signature of Authorized Individual	
Printed Name of Authorized 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 LL and the Federal Rules of Rankruptcy Procedure may result.
Title of Authorized Individual	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.

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

IN RE:	Case No.
Adler, Edward III	Chapter 11
Debtor(s)	•
EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELIN	
Warning: You must be able to check truthfully one of the five stat do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to re- and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose sume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directe	
☐ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined th performing a related budget analysis, and I have a certificate from the a certificate and a copy of any debt repayment plan developed through	e opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	e opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approduct approach to the time I made my request, and the following exigent crequirement so I can file my bankruptcy case now. [Summarize exigent content of the conte	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtayou file your bankruptcy petition and promptly file a certificate fro of any debt management plan developed through the agency. Failt case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	om the agency that provided the counseling, together with a copy are to fulfill these requirements may result in dismissal of your r cause and is limited to a maximum of 15 days. Your case may
participate in a credit counseling briefing in person, by telepho	reason of mental illness or mental deficiency so as to be incapable acial responsibilities.); mpaired to the extent of being unable, after reasonable effort, to
☐ Active military duty in a military combat zone.  ☐ 5. The United States trustee or bankruptcy administrator has determ does not apply in this district.	mined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided a	above is true and correct.
Signature of Debtor: /s/ Edward Adler, III	
Date: June 3, 2010	

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

IN RE:		Case No.
Adler, Edward III		Chapter 11
	Debtor(s)	•

# 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 and Fed. R. Bankr. P. 1007(m).

(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, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim (if secured also state value of security)
Litton Loan Services Po Box 4367 Houston, TX 77210-4387		Bank loan		353,408.85 Collateral: 300,000.00 Unsecured:
Internal Revenue Service Department Of The Treasury Po Box 249 Memphis, TN 38101-0249				139,354.32 90,236.31
Internal Revenue Service Department Of The Treasury Po Box 69 Memphis, TN 38101-0069				46,115.60
Yearaut, Spina, And Lavelle 1500 Urban Center Drive Ste 450 Birmingham, AL 35242		Bank loan		30,000.00 Collateral 0.00 Unsecured
Bank Of America Po Box 851001 Dallas, TX 75285-1001				30,000.00 27,544.31
Internal Revenue Service Department Of The Treasury Po Box 69 Memphis, TN 38101-0069				20,173.33
Internal Revenue Service Department Of The Treasury Po Box 249				19,111.36
Memphis, TN 38101-0249 Gregory B McAtee Po Box 91717 Mobile, AL 36691-1717				7,500.00
HFC Po Box 17574 Baltimore, MD 21297-1574				6,466.48
HSBC Po Box 3425 Buffalo, NY 14240				6,466.00
State Of Alabama Department Of Revenue 50 North Ripley St Montgomery, AL 36132				6,185.87

Acura Financial Services Po Box 1027			6,064.92
Alpharetta, GA 30009			
Alabama Child Support Center Po Box 244015 Montgomery, AL 36124			3,915.00
Acceptance Loan Company 3494 Springhill Ave Mobile, AL 36608			3,346.64
WNSP 105.5 1100E Dauphin St Mobile, AL 36604			2,730.00
Guardian Po Box 26100 Lehigh Valley, PA 18002-6100			1,353.03
Sears Credit Cards Po Box 183082 Columbus, OH 43218-3082			994.80
Ford Motor Credit Po Box 54200 Omaha, NE 68154		Bank loan	12,620.00 Collateral: 11,700.00 Unsecured: 920.00
Gulf Health DBA Thomas Hospital Po Drawer 929 Fairhope, AL 36533			730.81
LDG Financial Service, LLC Po Box 924073 Norcross, GA 30010-4073			546.29
DECLARAT	TION UNDE	ER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury that I have	e read the for	regoing list and that it is true and correct to the best of my information a	and belief.
Date: <b>June 3, 2010</b>	Signature of Debtor	/s/ Edward Adler, III	Edward Adler, III

Signature \_\_\_\_ of Joint Debtor (if any)

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

IN RE:		Case No
Adler, Edward III		Chapter 11
·	Debtor(s)	•

# **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)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,172,454.23		
B - Personal Property	Yes	3	\$ 33,601.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 1,349,428.55	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 185,847.47	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 66,755.87	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 10,827.33
	TOTAL	18	\$ 1,206,055.23	\$ 1,602,031.89	

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

IN RE:	Case No.
Adler, Edward III	Chapter 11
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABILI	ITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer del 101(8)), filing a case under chapter 7, 11 or 13, you must report all info	
Check this box if you are an individual debtor whose debts are NO information here.	OT primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. §	159.
Summarize the following types of liabilities, as reported in the Scho	edules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 3,915.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 181,932.47
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	\$ 185,847.47

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 4,000.00
Average Expenses (from Schedule J, Line 18)	\$ 10,827.33
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,000.00

# State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 170,274.32
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 185,847.47	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 66,755.87
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 237,030.19

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

Debtor(s)

(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
4br/4ba located at 9450 Timbercreek Blvd, Daphne, Al with a mortgage to Litton Loan Servicing and a 2nd mortgage to Bank of America			300,000.00	439,354.32
lot in Spanish Fort Estates			5,000.00	0.00
marina on Dauphin Island Parkway financed with RBC Bank			867,454.23	867,454.23

TOTAL

1,172,454.23

(Report also on Summary of Schedules)

Case	No	
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(If known)

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# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
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.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		antique sofa and antique record player dining set, 3 beds, 3 dressers, washer, dryer, 4 tvs		400.00 1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life insurance policy		1.00
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.		DNC of Mobile		100.00
14.	Interests in partnerships or joint ventures. Itemize.	X			

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(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2001 Mitsubishi Montero with 120k miles (needs motor work)		1,500.00
	other vehicles and accessories.		2005 Ford F250 with 102k miles		11,700.00
			2008 Buick Enclave with 22k miles		0.00
			Kawasaki 750		3,500.00
			Kawasaki KH 500		1,200.00
			Kawasaki KH500		1,500.00
			Kawasaki KZ1000		2,000.00
			Kawasaki KZ900		700.00
26.	Boats, motors, and accessories.		33" Egg Harbor double Trouble(not running)		10,000.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			

IN RE Adler, Edward III

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Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	x			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			TO'	L TAI	33,601.00

**0** continuation sheets attached

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

Case No. \_

Debtor(s)

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions t	o which	debtor i	is entitled	under:
(Check one box)	_				

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

☐ 11 U.S.C. § 522(b)(2) ✓ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY  4br/4ba located at 9450 Timbercreek Blvd, Daphne, Al with a mortgage to Litton Loan Servicing and a 2nd mortgage to Bank of	Ala. Code § 6-10-2, § 6-10-4	5,000.00	300,000.00
America			
SCHEDULE B - PERSONAL PROPERTY			
antique sofa and antique record player	Ala. Code §§ 6-10-6, 6-10-126	400.00	400.00
dining set, 3 beds, 3 dressers, washer, dryer, 4 tvs	Ala. Code §§ 6-10-6, 6-10-126	1,000.00	1,000.00
term life insurance policy	Ala. Code § 27-14-31	100%	1.00
DNC of Mobile	Ala. Code §§ 6-10-6, 6-10-126	100.00	100.00
2001 Mitsubishi Montero with 120k miles (needs motor work)	Ala. Code §§ 6-10-6, 6-10-126	1,500.00	1,500.00
2005 Ford F250 with 102k miles	Ala. Code §§ 6-10-6, 6-10-126	1.00	11,700.00
Kawasaki 750	Ala. Code §§ 6-10-6, 6-10-126	3,500.00	3,500.00
Kawasaki KH 500	Ala. Code §§ 6-10-6, 6-10-126	1,200.00	1,200.00
Kawasaki KH500	Ala. Code §§ 6-10-6, 6-10-126	1,500.00	1,500.00
Kawasaki KZ1000	Ala. Code §§ 6-10-6, 6-10-126	2,000.00	2,000.00
Kawasaki KZ900	Ala. Code §§ 6-10-6, 6-10-126	700.00	700.00
33" Egg Harbor double Trouble(not running)	Ala. Code §§ 6-10-6, 6-10-126	10,000.00	10,000.00

Case No. \_\_\_\_\_(If known)

Schedules.)

Summary of Certain Liabilities and Related

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>024009330</b>			2nd mortgage on home				85,945.47	
Bank Of America Home Loans Po Box 650225 Dallas, TX 75265-0225								
			VALUE \$ 300,000.00			L	12 222 22	
ACCOUNT NO. 3857  Ford Motor Credit Po Box 54200 Omaha, NE 68154			2005 auto loan on the 05 Ford F 250				12,620.00	920.00
			VALUE \$ 11,700.00					
ACCOUNT NO. 0019765296			1st mortgage on home				353,408.85	139,354.32
Litton Loan Services Po Box 4367 Houston, TX 77210-4387								
			VALUE \$ 300,000.00					
ACCOUNT NO. 320319000101000  RBC Bank Po Box 1220 Rocky Mount, NC 27802			mortgage on Marina on Dauphin Island				867,454.23	
Nocky Would, NC 27002								
			VALUE \$ <b>867,454.23</b>					
<b>1</b> continuation sheets attached			(Total of the	Sub nis p			\$ 1,319,428.55	\$ 140,274.32
			(Use only on la		Tota page		\$	\$
							(Report also on Summary of	(If applicable, report also on Statistical

IN RE Adler, Edward III

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Debtor(s)

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>024-9125-99950</b>			2008 auto loan on the 2008 Buick				30,000.00	30,000.00
Yearaut, Spina, And Lavelle 1500 Urban Center Drive Ste 450 Birmingham, AL 35242			Enclave				·	·
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. 1 of 1 continuation sheets attach Schedule of Creditors Holding Secured Claims	ed	to	(Total of the	nis Į	otot page Tot	e)	\$ 30,000.00	\$ 30,000.00
			(Use only on la	ast p	page	e)	\$ 1,349,428.55	\$ 170,274.32

(Report also on Summary of Schedules.)

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

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Case No. (If known)

# Debtor(s)

a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>2</sup> continuation sheets attached

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. 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 \$11,725\* 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 \$5,775\* 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 \$2,600\* 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,

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Domestic Support Obligations**

(Type of Priority for Claims Listed on This 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	CONTINGENT	UNLIOUIDATED	DISPITED	Distoled	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>05DR2007000565</b>			child support owed for months		T	T	†			
Alabama Child Support Center Po Box 244015 Montgomery, AL 36124			March, April and May							
							1	3,915.00	3,915.00	
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no1 of2 continuation sheet:	s att	ached	to	Sub			+	2045.00	2045.00	_
Schedule of Creditors Holding Unsecured Priority	/ Cl	aims	(Totals of the		oag Tot		\$	3,915.00	\$ 3,915.00	\$
(Use only on last page of the com	plet	ed Scl	nedule E. Report also on the Summary of Sch	nedu	ules	s.)	9	\$		
			last page of the completed Schedule E. If ap	plic		le,				
renort also on th	e St	atistic	al Summary of Certain Liabilities and Relate	$d\Gamma$	)ats	a )			LS	- S

Case	No	`
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(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This 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	CONTINGENT	UNLIQUIDATED	DISPITTED		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>422023613</b>			2008 past due taxes			T	T			
Internal Revenue Service Department Of The Treasury Po Box 249 Memphis, TN 38101-0249								19,111.36	19,111.36	
ACCOUNT NO. <b>422-02-3613</b>			2007 past due taxes							
Internal Revenue Service Department Of The Treasury Po Box 249 Memphis, TN 38101-0249										
			0005			_	$\downarrow$	90,236.31	90,236.31	
ACCOUNT NO. 422023613 Internal Revenue Service Department Of The Treasury Po Box 69 Memphis, TN 38101-0069			2005 past due taxes					46,115.60	46,115.60	
ACCOUNT NO. <b>422023613</b>			2006 past due taxes				$\dagger$	40,110.00	40,110.00	
Internal Revenue Service Department Of The Treasury Po Box 69 Memphis, TN 38101-0069								20,173.33	20,173.33	
ACCOUNT NO. XXX-XX-3613			2008 state taxes							
State Of Alabama Department Of Revenue 50 North Ripley St Montgomery, AL 36132								110.00	110.00	
ACCOUNT NO. IIT-R002648261			2007 past due taxes				T			
State Of Alabama Department Of Revenue 50 North Ripley St Montgomery, AL 36132								6,185.87	6,185.87	
Sheet no <b>2</b> of <b>2</b> continuation sheet			to	Sub			$\dagger$			
Schedule of Creditors Holding Unsecured Priorit			(Totals of th				\$	181,932.47	\$ 181,932.47	\$
(Use only on last page of the com	plet	ed Scl	nedule E. Report also on the Summary of Sch	edu		s.)	\$	185,847.47		
			last page of the completed Schedule E. If apparal Summary of Certain Liabilities and Relate	plica		e,			\$ 185,847.4 <b>7</b>	\$

Case No.

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

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. 1012005898			2008 loan				
Acceptance Loan Company 3494 Springhill Ave Mobile, AL 36608							3,346.64
ACCOUNT NO. <b>99352369</b>			2010 deficiency balance from repossession of				
Acura Financial Services Po Box 1027 Alpharetta, GA 30009			2007 Acura TSX in April				6,064.92
ACCOUNT NO. <b>086794</b>			2009 garbage bill				·
Advance Disposal 6225 Rangeline Rd Theodore, AL 36582							221.70
ACCOUNT NO. <b>240249</b>			2010 medical bill	П			
Alabama Orthopaedic Clinic PC 3610 Springhill Memorial Dr N Mobile, AL 36608-1162							36.00
3				Sub		- 1	o 0 660 36
3 continuation sheets attached			(Total of th	•	age 'ota	` h	\$ 9,669.26
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	als	o oı tica	n ıl	\$

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(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	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. 08830052549451			2009 medical bill			1	
Baldwin Emergency Physicians PC Po Box 830469 Birmingham, AL 35283-0469							299.00
ACCOUNT NO. <b>4264-2900-5504-3772</b>			2006 credit card			1	
Bank Of America Po Box 851001 Dallas, TX 75285-1001							27,544.31
ACCOUNT NO. <b>709100</b>			2010 medical bill			1	
Barry L Booth, D.M.D, P.C Po Box 7406 Spanish Fort, AL 36577-7406							284.26
ACCOUNT NO. <b>27523</b>			2009 medical bill				204120
Family Medical Of Mobile 5320 Us Hwy 90 West Mobile, AL 36619							
ACCOUNT NO. DR 07 565 Hart			divorce atty bill			-	201.00
Gregory B McAtee Po Box 91717 Mobile, AL 36691-1717			divorce any bin				7,500.00
ACCOUNT NO. 3688915	H		2010 past due bill			+	7,300.00
Guardian Po Box 26100 Lehigh Valley, PA 18002-6100			•				400.44
ACCOUNT NO. <b>3686281</b>	H		2010 past due bill	H	-	1	499.41
Guardian Po Box 26100 Lehigh Valley, PA 18002-6100			<b> </b>				1,353.03
Sheet no1 of3 continuation sheets attached to		<u> </u>		Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	T also atis	ota o o tica	ıl n ıl	,

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(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	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. <b>1241481</b>			2009 medical bill			Ħ	
Gulf Health DBA Thomas Hospital Po Drawer 929 Fairhope, AL 36533							730.81
ACCOUNT NO. 015102009988012			2006 credit card	H		H	700.01
HFC Po Box 17574 Baltimore, MD 21297-1574							6,466.48
ACCOUNT NO. <b>151020099</b>			2004 installment account			Ħ	.,
HSBC Po Box 3425 Buffalo, NY 14240							6,466.00
ACCOUNT NO. <b>542000029857986</b>			2010 collection agency for Wachovia Bank	H		$\forall$	0,400.00
LDG Financial Service, LLC Po Box 924073 Norcross, GA 30010-4073							
ACCOUNT NO. <b>007640564</b>	┝		2010 collection agency for Paragon Way	$\vdash$		$\dashv$	546.29
National Enterprise Systems 29125 Solon Rd Solon, OH 44139-3442			2010 collection agency for Paragon way				389.52
ACCOUNT NO. 1300014463350	┝		2009 paper bill	Н		+	309.32
Press Register 401 North Water St Mobile, AL 36602							172.20
ACCOUNT NO. <b>101240</b>			2010 collection agency for Quality alarms	H		$\dashv$	112.20
Regional Adjustment Bureau, Inc Po Box 2209 Addison, TX 75001			3,				
						Ц	485.00
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_		)	\$ 15,256.30
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o tica	n ıl	\$

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Case	No	
Case	110	

(If known)

66,755.87

Summary of Certain Liabilities and Related Data.) \$

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	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. <b>5121-0719-6148-2738</b>	$\vdash$		2006 credit card				
Sears Credit Cards Po Box 183082 Columbus, OH 43218-3082							994.80
ACCOUNT NO. 9450 timbercreek blvd	-		2010 bill			H	994.60
Southeastern Exterminating 25378 Profit Dr Daphne, AL 36526							004.50
ACCOUNT NO. <b>422023613</b>	$\vdash$		2009 overdraft charges				224.50
Wachovia Bank 1753 Springhill Ave Mobile, AL 36607			2000 overall only god				200.00
ACCOUNT NO. <b>2081</b>	T		2009 advertisement bill for Mobile Bay Marina				200.00
WNSP 105.5 1100E Dauphin St Mobile, AL 36604							2,730.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNTION.							
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Fota	e) al	\$ 4,149.30
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	tatis	tica	al	s 66.755.87

IN RE Adler, Edward	IN	$\mathbf{RE}$	Adler.	Edwa	rd	Ш
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\_\_\_\_\_ Case No. \_\_\_

Debtor(s)

(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Adler, Edward	IN	$\mathbf{RE}$	Adler.	Edwa	rd	Ш
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(If known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Adler, Edward III

Debtor(s)

Case No.

(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF DE	EBTOR AND SP	OUSE	
Single	RELATIONSHIP(S):	BIORIE BI	0000	AGE(S):
				,
EMPLOYMENT:	DEBTOR		SPOUSE	
Occupation				
Name of Employer How long employed Address of Employer  20 years	d DNC Of Mobile			
INCOME: (Estimate of average o	r projected monthly income at time case filed)		DEBTOR	SPOUSE
	lary, and commissions (prorate if not paid monthly		4,000.00	\$
2. Estimated monthly overtime		\$_		\$
3. SUBTOTAL		\$_	4,000.00	\$
4. LESS PAYROLL DEDUCTION		ф		ф
<ul><li>a. Payroll taxes and Social Secur</li><li>b. Insurance</li></ul>	ity	\$ <sub>-</sub>		\$
c. Union dues		\$ -		\$ 
d. Other (specify)		\$		\$
				\$
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$_	0.00	\$
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	4,000.00	\$
7. Regular income from operation	of business or profession or farm (attach detailed s	tatement) \$		\$
8. Income from real property				\$
9. Interest and dividends		\$_		\$
that of dependents listed above	ort payments payable to the debtor for the debtor's	use or		\$
11. Social Security or other govern	ment assistance	Ψ_		Ψ
(Specify)		\$ _		\$
		\$_		\$
12. Pension or retirement income		\$_		\$
13. Other monthly income (Specify)		\$		\$
		\$		\$
		\$		\$
14. SUBTOTAL OF LINES 7 TH	HROUGH 13	\$_		\$
15. AVERAGE MONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)	\$_	4,000.00	\$
<b>16. COMBINED AVERAGE MO</b> if there is only one debtor repeat to	ONTHLY INCOME: (Combine column totals from total reported on line 15)	m line 15;	\$	4,000.00

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

IN RE Adler, Edward III

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Debtor(s)

Case No. \_\_\_\_\_(If known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes No _√</li> </ol>	\$	3,707.33
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	250.00
c. Telephone	\$	100.00
d. Other Cable	\$	50.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	500.00
5. Clothing	\$	
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	100.00
c. Health	\$	500.00
d. Auto	\$	150.00
e. Other Disability Insurance	\$	20.00
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	700.00
b. Other 2nd Mortgage	\$	1,000.00
GMAC	\$	600.00
14. Alimony, maintenance, and support paid to others	\$	2,000.00
15. Payments for support of additional dependents not living at your home	\$	•
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	s	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

# 20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

VV D 1.1122/1221 (1 O1 ).101/12221 (10 O1)22	
a. Average monthly income from Line 15 of Schedule I	\$ 4,000.00
b. Average monthly expenses from Line 18 above	\$ 10,827.33
c. Monthly net income (a. minus b.)	\$ -6,827.33

10,827.33

Case	No
Case	INO.

(If known)

(Print or type name of individual signing on behalf of debtor)

### 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 **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: June 3, 2010 Signature: /s/ Edward Adler, III Edward Adler, III Signature: \_\_ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) 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 by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date 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 signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision 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. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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.

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# United States Bankruptcy Court Southern District of Alabama

IN RE:	Case No.
Adler, Edward III	Chapter 11
Debtor(s)	•
STATEMENT OF FINA	ANCIAL AFFAIRS
This statement is to be completed by every debtor. Spouses filing a joint petitive is combined. If the case is filed under chapter 12 or chapter 13, a married debtor is filed, unless the spouses are separated and a joint petition is not filed. An incomplete farmer, or self-employed professional, should provide the information requested personal affairs. To indicate payments, transfers and the like to minor children or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose Questions 1 - 18 are to be completed by all debtors. Debtors that are or have 25. If the answer to an applicable question is "None," mark the box labeled use and attach a separate sheet properly identified with the case name, case numerical series of the completed with the case name, case numerical series of the case name of the case name, case numerical series of the case name of	must furnish information for both spouses whether or not a joint petition dividual debtor engaged in business as a sole proprietor, partner, family lon this statement concerning all such activities as well as the individual's a, state the child's initials and the name and address of the child's parent use the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). The been in business, as defined below, also must complete Questions 19 d "None." If additional space is needed for the answer to any question,
DEFINITIO	ONS
"In business." A debtor is "in business" for the purpose of this form if the debtor the purpose of this form if the debtor is or has been, within six years immed an officer, director, managing executive, or owner of 5 percent or more of the very partner, of a partnership; a sole proprietor or self-employed full-time or part-time form if the debtor engages in a trade, business, or other activity, other than as an example of the debtor is an officer, director, or person in control; officers, directors, a corporate debtor and their relatives; affiliates of the debtor and insiders of such	liately preceding the filing of this bankruptcy case, any of the following: roting or equity securities of a corporation; a partner, other than a limited ne. An individual debtor also may be "in business" for the purpose of this employee, to supplement income from the debtor's primary employment. lebtor; general partners of the debtor and their relatives; corporations of , and any owner of 5 percent or more of the voting or equity securities of

# 1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this
	case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that
	maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the
	beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing
	under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	joint petition is not filed.)

AMOUNT SOURCE

225,000.00 2008 Self Employed with DNC of Mobile

0.00 2009 Self Employed with DNC of Mobile (guesstimate, filed extension for 2009 taxes)

0.00 2010 Self Employed with DNC of Mobile

### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

12,000.00 401k cashed out in May 2010 for attorney fees

### 3. Payments to creditors

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

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 7. Gifts

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None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

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

 $\checkmark$ 

✓ consolidation, relief under bankruptcy la of this case.			
10. Other transfers			
absolutely or as security within <b>two yea</b>	ars immediately preceding the commenceme	e business or financial affairs of the debtor, transferred either ent of this case. (Married debtors filing under chapter 12 or etition is filed, unless the spouses are separated and a joint	
NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR <b>Unknown</b>	DATE <b>April 2010</b>	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED 2009 VMax Motorcycle, \$15000.00	
Unknown	MArch 2010	2007 VMax Motorcycle \$8500.00	
device of which the debtor is a benefician 11. Closed financial accounts	ary.		
None List all financial accounts and instrume transferred within <b>one year</b> immediate certificates of deposit, or other instrume brokerage houses and other financial in	ely preceding the commencement of this case ents; shares and share accounts held in bank- astitutions. (Married debtors filing under cha	benefit of the debtor which were closed, sold, or otherwise se. Include checking, savings, or other financial accounts, s, credit unions, pension funds, cooperatives, associations, pter 12 or chapter 13 must include information concerning petition is filed, unless the spouses are separated and a joint	
12. Safe deposit boxes			
preceding the commencement of this can	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately		
13. Setoffs			
case. (Married debtors filing under chap		e debtor within <b>90 days</b> preceding the commencement of this on concerning either or both spouses whether or not a joint	
14. Property held for another person			
None List all property owned by another person	on that the debtor holds or controls.		

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt

# 15. Prior address of debtor

9. Payments related to debt counseling or bankruptcy

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

# 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**✓** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: June 3, 2010	Signature /s/ Edward Adler, III	
	of Debtor	Edward Adler, III
Date:	Signature of Joint Debtor (if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: 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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# United States Bankruptcy Court Southern District of Alabama

IN RE:		Case No.
Adler, Edward III		Chapter <b>11</b>
	Debtor(s)	
	VERIFICATION OF CREDITO	R MATRIX
The above named debtor(s) hereby v	verify(ies) that the attached matrix listing	ng creditors is true to the best of my(our) knowledge.
Date: June 3, 2010	Signature: /s/ Edward Adler, III	
	Edward Adler, III	Debtor
Date:	_ Signature:	
	-	Joint Debtor, if any

Acceptance Loan Company 3494 Springhill Ave Mobile, AL 36608

Acura Financial Services Po Box 1027 Alpharetta, GA 30009

Advance Disposal 6225 Rangeline Rd Theodore, AL 36582

Alabama Child Support Center Po Box 244015 Montgomery, AL 36124

Alabama Orthopaedic Clinic PC 3610 Springhill Memorial Dr N Mobile, AL 36608-1162

Baldwin Emergency Physicians PC Po Box 830469 Birmingham, AL 35283-0469

Bank Of America Po Box 851001 Dallas, TX 75285-1001

Bank Of America Home Loans Po Box 650225 Dallas, TX 75265-0225

Barry L Booth, D.M.D, P.C Po Box 7406 Spanish Fort, AL 36577-7406 Family Medical Of Mobile 5320 Us Hwy 90 West Mobile, AL 36619

Ford Motor Credit Po Box 54200 Omaha, NE 68154

Gregory B McAtee Po Box 91717 Mobile, AL 36691-1717

Guardian Po Box 26100 Lehigh Valley, PA 18002-6100

Gulf Health DBA Thomas Hospital Po Drawer 929 Fairhope, AL 36533

HFC Po Box 17574 Baltimore, MD 21297-1574

HSBC Po Box 3425 Buffalo, NY 14240

Internal Revenue Service Department Of The Treasury Po Box 69 Memphis, TN 38101-0069 Internal Revenue Service Department Of The Treasury Po Box 249 Memphis, TN 38101-0249

Jody Wise Campbell SM 2009 400663 1100 Fairhope Ave Fairhope, AL 36532

LDG Financial Service, LLC Po Box 924073 Norcross, GA 30010-4073

Litton Loan Services Po Box 4367 Houston, TX 77210-4387

National Enterprise Systems 29125 Solon Rd Solon, OH 44139-3442

Press Register 401 North Water St Mobile, AL 36602

RBC Bank
Po Box 1220
Rocky Mount, NC 27802

Regional Adjustment Bureau, Inc Po Box 2209 Addison, TX 75001 Sears Credit Cards Po Box 183082 Columbus, OH 43218-3082

Southeastern Exterminating 25378 Profit Dr Daphne, AL 36526

State Of Alabama Department Of Revenue 50 North Ripley St Montgomery, AL 36132

SZABO 3355 Lenox Rd, NE 9th Floor Atlanta, GA 30326-1332

Wachovia Bank 1753 Springhill Ave Mobile, AL 36607

WNSP 105.5 1100E Dauphin St Mobile, AL 36604

Yearaut, Spina, And Lavelle 1500 Urban Center Drive Ste 450 Birmingham, AL 35242