

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court  
Middle District of Georgia**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Barlow, Kevin Layne Sr.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7537</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>131 Smyrna Church Road Molena, GA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>30258</b></div>	Street Address of Joint Debtor (No. and Street, City, and State):  <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>Upson</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>P. O. Box 7014 Thomaston, GA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>30286</b></div>	Mailing Address of Joint Debtor (if different from street address):  <div style="text-align: right; font-size: small;">ZIP Code</div>

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

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <b>*** Ward Stone, Jr. 684630 ***</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$50 million <input type="checkbox"/> \$10,000,001 to \$100 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): <b>Barlow, Kevin Layne Sr.</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>Wellington Place Apartments, Inc.</b>	Case Number: <b>09-50437</b>	Date Filed: <b>2/10/09</b>
District: <b>Middle District of Georgia</b>	Relationship: <b>100% owned corporation</b>	Judge: <b>Walker</b>

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

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

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

No.

**Exhibit D**

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

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

If this is a joint petition:

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

**Information Regarding the Debtor - Venue**

(Check any applicable box)

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

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

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

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

(Check all applicable boxes)

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

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

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

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

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

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

Name of Debtor(s):  
**Barlow, Kevin Layne Sr.**

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

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

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

**X** /s/ Kevin Layne Barlow, Sr.  
Signature of Debtor **Kevin Layne Barlow, Sr.**

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

February 17, 2009  
Date

**Signatures**

**Signature of a Foreign Representative**

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

(Check only one box.)

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

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

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

**Signature of Attorney\***

**X** /s/ Ward Stone, Jr.  
Signature of Attorney for Debtor(s)

Ward Stone, Jr. 684630  
Printed Name of Attorney for Debtor(s)

Stone & Baxter, LLP  
Firm Name

**577 Mulberry Street**  
**Suite 800**  
**Macon, GA 31201**

\_\_\_\_\_  
Address

478-750-9898 Fax: 478-750-9899  
Telephone Number

February 17, 2009  
Date

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

**Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

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

\_\_\_\_\_  
Address

**X** \_\_\_\_\_  
Date

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

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

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

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

**Signature of Debtor (Corporation/Partnership)**

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

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

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

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

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

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

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

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
Middle District of Georgia**

In re Kevin Layne Barlow, Sr.

Debtor(s)

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

Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Express P. O. Box 297879 Fort Lauderdale, FL 33329-7879	American Express P. O. Box 297879 Fort Lauderdale, FL 33329-7879	Credit Card for Linda Barlow	Disputed	31,380.20
AT&T Universal Card Customer Service P. O. Box 44167 Jacksonville, FL 32231-4167	AT&T Universal Card Customer Service P. O. Box 44167 Jacksonville, FL 32231-4167	Credit card		18,844.21
Bank of America P. O. Box 37291 Baltimore, MD 21297-3291	Bank of America P. O. Box 37291 Baltimore, MD 21297-3291	Credit Card for Linda Barlow	Disputed	15,979.02
Bank of America P. O. Box 15710 Wilmington, DE 19886-5710	Bank of America P. O. Box 15710 Wilmington, DE 19886-5710	Credit Card for Progressive Cabinets, Inc.	Disputed	14,257.99
Bank of America P. O. Box 538631 Atlanta, GA 30353	Bank of America P. O. Box 538631 Atlanta, GA 30353	Credit Card		13,854.87
Bank of America P. O. Box 15726 Wilmington, DE 19886	Bank of America P. O. Box 15726 Wilmington, DE 19886	Credit Card for Linda Barlow	Disputed	11,479.00
Bank of America P. O. Box 538631 Atlanta, GA 30353	Bank of America P. O. Box 538631 Atlanta, GA 30353	Credit Card		5,811.56
Bank of America P. O. Box 15726 Wilmington, DE 19886-5726	Bank of America P. O. Box 15726 Wilmington, DE 19886-5726	Credit Card		5,602.11
BMW Bank of North America P. O. Box 30311 Salt Lake City, UT 84130-0311	BMW Bank of North America P. O. Box 30311 Salt Lake City, UT 84130-0311	Credit Card		10,411.37
DHL Express, Inc. P. O. Box 105766 Atlanta, GA 30348-5766	DHL Express, Inc. P. O. Box 105766 Atlanta, GA 30348-5766	15 invoices on behalf of Goin Postal, 927 N. Church St., Thomaston, GA	Disputed	3,833.68

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

In re Kevin Layne Barlow, Sr.

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Federal Express P. O. Box 660481 Dallas, TX 75266-0481	Federal Express P. O. Box 660481 Dallas, TX 75266-0481	Transportation charges for Goin Postal, 927 N. Church St., Thomaston, GA 30286	Disputed	8,954.88
FIA Card Services P. O. Box 15726 Wilmington, DE 19886-5726	FIA Card Services P. O. Box 15726 Wilmington, DE 19886-5726	Wachovia Credit Card	Disputed	13,732.50
Sears Credit Card P. O. Box 183082 Columbus, OH 43218-3082	Sears Credit Card P. O. Box 183082 Columbus, OH 43218-3082	Credit Card for Linda Barlow	Disputed	14,543.39
Spalding Regional Hospital P. O. Box 740790 Atlanta, GA 30374-0790	Spalding Regional Hospital P. O. Box 740790 Atlanta, GA 30374-0790	Services for Linda Barlow	Disputed	2,000.00
Tax Collector 231 E. Forstyth St. Room 130 Jacksonville, FL 32202-3370	Tax Collector 231 E. Forstyth St. Room 130 Jacksonville, FL 32202-3370	Taxes for 8164 Cayuga E		2,458.40
Thomaston South Associates Thomaston, GA 30286	Thomaston South Associates Thomaston, GA 30286	Rental for Goin Postal 927 N. Church St., Thomaston, GA	Disputed	7,638.40
Upson County Tax Comm. P. O. Box 409 Thomaston, GA 30286	Upson County Tax Comm. P. O. Box 409 Thomaston, GA 30286	Real Property taxes for 131 Smyrna Church Rd		4,774.30
Upson County Tax Comm. P. O. Box 409 Thomaston, GA 30286	Upson County Tax Comm. P. O. Box 409 Thomaston, GA 30286	Taxes due on Wellington Place Apartments, Inc.		33,905.02
Upson County Tax Commissioner P. O. Box 409 Thomaston, GA 30286-0006	Upson County Tax Commissioner P. O. Box 409 Thomaston, GA 30286-0006	2008 Real Property taxes on 1400 Jeff Davis Road, Thomaston, GA		1,806.16
Wachovia Bank Nat'l Assoc Commercial Loan Svcs P. O. Box 740502 Atlanta, GA 30374-0502	Wachovia Bank Nat'l Assoc Commercial Loan Svcs P. O. Box 740502 Atlanta, GA 30374-0502	Gurantor on loan to Wellington Place Apartments, Inc.	Disputed	905,441.33

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

In re Kevin Layne Barlow, Sr.  
Debtor(s)

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

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

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

I, **Kevin Layne Barlow, Sr.**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date February 17, 2009

Signature /s/ Kevin Layne Barlow, Sr.  
**Kevin Layne Barlow, Sr.**  
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.

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA

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

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

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

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

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in

installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

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

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

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

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

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

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

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

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Ward Stone, Jr. 684630  
Printed Name of Attorney  
Address:  
577 Mulberry Street  
Suite 800  
Macon, GA 31201  
478-750-9898

X /s/ Ward Stone, Jr. February 17, 2009  
Signature of Attorney Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Kevin Layne Barlow, Sr.  
Printed Name(s) of Debtor(s)

X /s/ Kevin Layne Barlow, Sr. February 17, 2009  
Signature of Debtor Date

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

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



**United States Bankruptcy Court  
Middle District of Georgia**

In re Kevin Layne Barlow, Sr.  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: February 17, 2009

/s/ Kevin Layne Barlow, Sr.  
**Kevin Layne Barlow, Sr.**  
Signature of Debtor

American Express  
P. O. Box 297879  
Fort Lauderdale, FL 33329-7879

AT&T Universal Card  
Customer Service  
P. O. Box 44167  
Jacksonville, FL 32231-4167

Atlanta Box & Pkg Source, Inc.  
1819 Lower Roswell Rd  
Marietta, GA 30068

Audit Systems Incorporated  
3696 Ulmerton Rd., Suite 200  
Clearwater, FL 33762-4237

Bank of America  
P. O. Box 26078  
Greensboro, NC 27420

BMW Bank of North America  
P. O. Box 30311  
Salt Lake City, UT 84130-0311

BMW of North America  
P. O. Box 78066  
Phoenix, AZ 85062-8066

Card Service Center  
P. O. Box 6275  
Sioux Falls, SD 57117

Creditors Exchange  
80 Holtz Dr  
Buffalo, NY 14225

DHL Express  
P. O. Box 4723  
Houston, TX 77210-4723

DHL Express, Inc.  
P. O. Box 105766  
Atlanta, GA 30348-5766

Diagnostic Pathology Spalding  
P. O. Box 491240  
Lawrenceville, GA 30049

Federal Express  
P. O. Box 660481  
Dallas, TX 75266-0481

FIA Card Services  
P. O. Box 15726  
Wilmington, DE 19886-5726

First Collection Services  
10925 Otter Creek E Blvd  
Mabelvale, AR 72103

Ford Motor Credit  
P. O. Box 105704  
Atlanta, GA 30348

Georgia Department of Revenue  
Taxpayer Services Division  
P. O. Box 105499  
Atlanta, GA 30348-5499

Griffin OBGYN  
503 S. 8th St.  
Griffin, GA 30224

Harley Davidson

Hays & Potter, P.C.  
Attn: B. Emory Potter  
3310 Henderson Mill Rd  
Suite 203  
Atlanta, GA 30341

Heartland Publications, LLC  
405-The Thomaston Times  
P. O. Box 430  
Thomaston, GA 30286

Innovative Merchant Solutions  
21215 Burbank Blvd.  
Suite 100  
Woodland Hills, CA 91367

James A. West, P.C.  
6380 Rogerdale Rd, Suite 130  
Houston, TX 77072-1624

Linda Barlow

LTD Financial Serv, LP  
7322 Southwest Freeway  
Suite 1600  
Houston, TX 77074

Marion County Tax Collector  
P. O. Box 970  
Ocala, FL 34478-0970

McCarthy, Burgess & Wolff  
MB&W Building  
26000 Cannon Rd  
Cleveland, OH 44146

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

NCO Financial Systems, Inc.  
4740 Baxter Rd  
Virginia Beach, VA 23462

Penncro Assoc., Inc.  
P. O. Box 538  
Oaks, PA 19456

Pilot Bank  
P. O. Box 16828  
Tampa, FL 33601

Pitney Bowes Fin. Serv.  
2225 American Dr  
Neenah, WI 54956

Progressive Cabinets, Inc.  
131 Smyrna Church Rd  
Molena, GA 30258

Progressive, Inc.  
d/b/a Goin Postal  
131 Smyrna Church Rd  
Molena, GA 30258

Sam's Club

Sears Credit Card  
P. O. Box 183082  
Columbus, OH 43218-3082

Spalding Regional Hospital  
P. O. Box 740790  
Atlanta, GA 30374-0790

Synter Resource Group  
P. O. Box 63247  
North Charleston, SC 29419-3247

Tax Collector  
231 E. Forstyth St.  
Room 130  
Jacksonville, FL 32202-3370

The Thomaston Times  
P. O. Box 430  
109 N. Center St  
Thomaston, GA 30286

The Town & Country Shopper  
P. O. Box 1026  
Griffin, GA 30224

Thomaston South Associates  
Thomaston, GA 30286

United Bank  
P. O. Box 757  
Griffin, GA 30224

United Parcel Service  
P. O. Box 7247-0244  
Philadelphia, PA 19170-0001

United Recovery Systems  
5800 North Course Dr  
Houston, TX 77072

UPS  
P. O. Box 650580  
Dallas, TX 75265-0580

Upson County Tax Comm.  
P. O. Box 409  
Thomaston, GA 30286

Upson County Tax Commissioner  
P. O. Box 409  
Thomaston, GA 30286-0006

Upson County Tax Commissioner  
P. O. Box 409  
Thomaston, GA 30286

Wachovia Bank Nat'l Assoc  
Commercial Loan Svcs  
P. O. Box 740502  
Atlanta, GA 30374-0502

Wellington Place Apartments, Inc.  
P. O. Box 7014  
Thomaston, GA 30286

Windstream  
Attn: Support Services  
1720 Galleria Blvd.  
Charlotte, NC 28270

WTGA Radio  
P. O. Box 550  
Thomaston, GA 30286

Yellowbook  
6300 C Street  
Molena, GA 30258-3817