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	Form 1)(1/(United M		S Bank						Voluntary	Petition
	Debtor (if ind Collier B.		er Last, Firs	t, Middle):			Name	of Joint De	ebtor (Spouse	e) (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 di (if more than	igits of Soc.	Sec. or Indi	ividual-Tax _I	oayer I.D.	(ITIN) No./	Complete E		our digits or re than one, s		r Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Addr	ress of Debto	,	Street, City,	and State)):	ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, and State):	ZIP Code
County of I	Residence or	of the Prin	cinal Place	of Rucinec		31204	Coun	v of Reside	ence or of the	Principal Pl	ace of Business:	
Bibb	Residence of	or the rini	cipai i iace	of Dusines	s.		Coun	ly of Reside	nice or or the	i i ilicipai i i	ace of Business.	
Mailing Ad	ldress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailin	ng Address	of Joint Debt	tor (if differe	nt from street address)	:
					_	ZIP Code	:					ZIP Code
	f Principal A			or								
(Form of Organization) (Check one box) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership. ☐ Commodi			(Check lith Care Bugle Asset Ro 1 U.S.C. § Iroad ckbroker	eal Estate as 101 (51B)		☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	the 1 der 7 der 9 der 11 der 12	Petition is Fi ☐ C of ☐ C	ptcy Code Under Whiled (Check one box) hapter 15 Petition for a Foreign Main Proceeding the Proceeding of the Proceeding Foreign Nonmain Forei	Recognition eeding Recognition		
	If debtor is not is box and stat			und	Tax-Exe	of the Unite	e) ganization ed States	defined "incuri	are primarily co d in 11 U.S.C. s red by an indiv- onal, family, or	(Check consumer debts, § 101(8) as idual primarily	busi for	ts are primarily ness debts.
- E 11 E 1	· E		ee (Check o	one box)				one box:		Chapter 11	Debtors s defined in 11 U.S.C.	8 101(51D)
 Full Filing Fee attached ☐ 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. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; ble boxes: being filed wces of the pla	ncontingent I) are less that with this petition were solicity	or as defined in 11 U.S. iquidated debts (exclunt \$2,190,000.	S.C. § 101(51D). ding debts owed			
I	Administrat			a for distri	hution to u	naaaurad ar	aditors			THIS	S SPACE IS FOR COUR	Γ USE ONLY
Debtor	estimates that ill be no fund	ıt, after any	exempt pro	perty is ex	cluded and	administrat		es paid,				
Estimated N 1- 49	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated I	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-51420 Doc 1 Filed 05/04/09 Entered 05/04/09 10:36:25 **Desc Main** Document Page 2 of 11 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Gladin, Collier B. Jr. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B 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

(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

after the filing of the petition.

B1 (Official Form 1)(1/08) Document Page 3 of 11

Voluntary Petition

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

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/ Collier B. Gladin, Jr.

Signature of Debtor Collier B. Gladin, Jr.

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 4, 2009

Date

Signature of Attorney*

X /s/ Wesley J. Boyer

Signature of Attorney for Debtor(s)

Wesley J. Boyer 073126

Printed Name of Attorney for Debtor(s)

Katz, Flatau, & Boyer, L.L.P.

Firm Name

355 Cotton Avenue Macon, GA 31201

Address

(478) 742-6481 Fax: (478) 742-0108

Telephone Number

May 4, 2009

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Gladin, Collier B. Jr.

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 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 bankrutpcy 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.)

X

Date

Address

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.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Middle District of Georgia

In re	Collier B. Gladin, Jr.		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Collier B. Gladin, Jr. Collier B. Gladin, Jr.
Date: May 4, 2009

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Middle District of Georgia

In re	Collier B. Gladin, Jr.			
		Debtor(s)	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)
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]
Amal Gladin 3110 Ingleside Avenue Macon, GA 31204	Amal Gladin 3110 Ingleside Avenue Macon, GA 31204			Unknown
American Express PO Box 360002 Fort Lauderdale, FL 33336- 0002	American Express PO Box 360002 Fort Lauderdale, FL 33336-0002	credit card		7,102.66
Bank of America	Bank of America	Lot 503, Phase III ("Grey Rock") Lake Lure, NC 28746		364,419.00 (25,000.00 secured)
Bank of America PO Box 851001 Dallas, TX 75285-1001	Bank of America PO Box 851001 Dallas, TX 75285-1001	credit card		59,474.30
Bank of America National City Mortgage 3232 Newmark Drive Miamisburg, OH 45342	Bank of America National City Mortgage 3232 Newmark Drive Miamisburg, OH 45342	3110 Ingleside Avenue Macon, GA 31204		671,918.73 (625,000.00 secured)
BB&T 201 Second Street Macon, GA 31201	BB&T 201 Second Street Macon, GA 31201			98,000.00 (50,000.00 secured)
Citi CashReturns Mastercard PO Box 688901 Des Moines, IA 50368-8901	Citi CashReturns Mastercard PO Box 688901 Des Moines, IA 50368-8901	credit card		6,670.59
Internal Revenue Service 401 W. Peachtree Street, N.W. Stop 334-D Atlanta, GA 30365	Internal Revenue Service 401 W. Peachtree Street, N.W. Stop 334-D Atlanta, GA 30365			15,000.00
James E. Patterson, Esq. Westmoreland, Patterson, Moseley, Hinson PO Box 1797 Macon, GA 31202-1797	James E. Patterson, Esq. Westmoreland, Patterson, Moseley, Hinson PO Box 1797 Macon, GA 31202-1797	attorney for Amal Gladin		Unknown

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Collier B. Gladin, Jr.	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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]
L. Robert Lovett, Esq. Lovett, Cowart & Ayerbe, LLC PO Box 185 Macon, GA 31202-0185	L. Robert Lovett, Esq. Lovett, Cowart & Ayerbe, LLC PO Box 185 Macon, GA 31202-0185			Unknown
McDowell County Tax Collector 60 East Court Street Marion, NC 28752-4041	McDowell County Tax Collector 60 East Court Street Marion, NC 28752-4041	Wild Ridges NC		730.68
Rutherford County Tax Collector PO Box 143 Rutherfordton, NC 28139- 0143	Rutherford County Tax Collector PO Box 143 Rutherfordton, NC 28139-0143	Bryce Trail property		1,371.15
Security Bank of Bibb County PO Box 4748 Macon, GA 31208	Security Bank of Bibb County PO Box 4748 Macon, GA 31208	guarantee		161,239.84 (0.00 secured)
Wachovia Bank, NA PO Box 13327 Roanoke, VA 24040-0343	Wachovia Bank, NA PO Box 13327 Roanoke, VA 24040-0343	Wild Ridges NC		108,987.33 (10,000.00 secured)
Wild Ridges at Morgan Creek Comm. Assoc. c/o AIMS, LLC 12154 Darnestown Road, #618 Gaithersburg, MD 20878	Wild Ridges at Morgan Creek Comm. Assoc. c/o AIMS, LLC 12154 Darnestown Road, #618 Gaithersburg, MD 20878			750.00

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In re	Collier B. Gladin, Jr.	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

Date	May 4, 2009	Signature	/s/ Collier B. Gladin, Jr.	
			Collier B. Gladin, Jr.	
			Debtor	

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

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United States Bankruptcy Court Middle District of Georgia

		Middle District of Georgia						
In re Collier	B. Gladin, Jr.		Case No.					
		Debtor(s)	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: May 4,	2009	/s/ Collier B. Gladin, Jr.						
		Collier B. Gladin, Jr.	•					

Signature of Debtor

Amal Gladin 3110 Ingleside Avenue Macon, GA 31204

American Express PO Box 360002 Fort Lauderdale, FL 33336-0002

Anthony DeMarlo, Esq. McCurdy & Candler, LLC PO Box 57 Decatur, GA 30031

Bank of America National City Mortgage 3232 Newmark Drive Miamisburg, OH 45342

Bank of America

Bank of America PO Box 851001 Dallas, TX 75285-1001

BB&T 201 Second Street Macon, GA 31201

Citi CashReturns Mastercard PO Box 688901 Des Moines, IA 50368-8901

Internal Revenue Service 401 W. Peachtree Street, N.W. Stop 334-D Atlanta, GA 30365

James E. Patterson, Esq. Westmoreland, Patterson, Moseley, Hinson PO Box 1797 Macon, GA 31202-1797

L. Robert Lovett, Esq. Lovett, Cowart & Ayerbe, LLC PO Box 185 Macon, GA 31202-0185

McDowell County Tax Collector 60 East Court Street Marion, NC 28752-4041

National City Mortgage PO Box 1820 Dayton, OH 45401-1820

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Rutherford County Tax Collector PO Box 143 Rutherfordton, NC 28139-0143

Security Bank of Bibb County PO Box 4748 Macon, GA 31208

Wachovia Bank, NA PO Box 13327 Roanoke, VA 24040-0343

Wild Ridges at Morgan Creek Comm. Assoc. c/o AIMS, LLC 12154 Darnestown Road, #618 Gaithersburg, MD 20878