

## B1 (Official Form 1) (4/10)

# United States Bankruptcy Court Middle District of Georgia

Name of Debtor (if individual, enter Last, First, Middle): Wood, Michael J., Jr.					Name of Joint Debtor (Spouse) (Last, First, Middle): Wood, Kristen Lynn					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): aka Mike Wood, Jr., dba Georgia Locators and Recovery fdb Georgia Locators and Recovery, Inc.					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9312					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8849					
Street Address of Debtor (No. and Street, City, and State) 109 Heathridge Court Leesburg, GA <div style="text-align: right;">ZIPCODE 31763</div>					Street Address of Joint Debtor (No. and Street, City, and State) 109 Heathridge Court Leesburg, GA <div style="text-align: right;">ZIPCODE 31763</div>					
County of Residence or of the Principal Place of Business: Dougherty					County of Residence or of the Principal Place of Business: Dougherty					
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIPCODE</div>					Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIPCODE</div>					
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right;">ZIPCODE</div>										
<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  <div style="text-align: center;"> <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) </div>			<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					
<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 No. 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>Check one box: Chapter 11 Debtors</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input checked="" type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D) <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). <b>Check all applicable boxes</b> <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, in accordance with 11 U.S.C. § 1126(b).					
<b>Statistical/Administrative Information</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.										<b>THIS SPACE IS FOR COURT USE ONLY</b>
<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"/> 1000-5000 <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 checked="" type="checkbox"/> \$100,001 to \$500,000 <input 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 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>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Michael J. Wood, Jr. &amp; Kristen Lynn Wood</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed: <b>N.A.</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (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)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between; align-items: center;"><div><input checked="" type="checkbox"/> Signature of Attorney for Debtor(s)</div><div>Date</div></div>	
<b>Exhibit C</b>  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?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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 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.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable non bankruptcy 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			
<input type="checkbox"/> 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.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

**B1 (Official Form 1) (4/10)**

Page 3

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

Name of Debtor(s):

Michael J. Wood, Jr. &amp; Kristen Lynn Wood

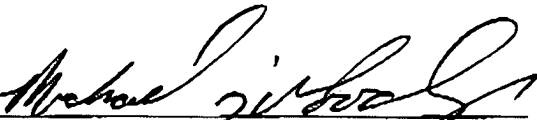
**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**


I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X   
 Signature of Debtor

X   
 Signature of Joint Debtor

Telephone Number (If not represented by attorney)

10-1-10

Date

**Signature of Attorney\***

X   
 Signature of Attorney for Debtor(s)

ROBERT L KRASELSKY 429100

Printed Name of Attorney for Debtor(s)

Robert L. Kraselsky, P.C.

Firm Name

P.O. Box 71702

Address

Albany, GA 31708-1702

229-438-7373

Telephone Number

Date

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

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

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

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

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

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

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

(Check only one box.)

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

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in 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 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 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before 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.

**UNITED STATES BANKRUPTCY COURT  
Middle District of Georgia**

In re Michael J. Wood, Jr. & Kristen Lynn Wood,  
Debtor

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

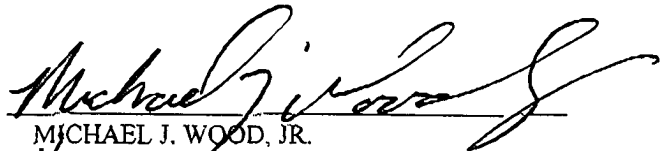
Chapter 11

**VERIFICATION OF LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 6 pages, is true, correct and complete to the best of my knowledge.

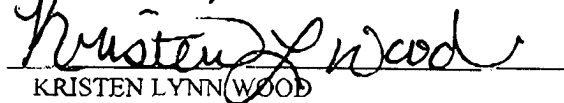
Date 10-1-2010

Signature  
of Debtor

  
MICHAEL J. WOOD, JR.

Date 10-1-10

Signature  
of Joint Debtor

  
KRISTEN LYNN WOOD

Michael J. Wood, Jr. Matrix

American Express  
200 Vesey Street, 44th Floor  
New York, NY 10285

American Express  
c/o NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044

American Express  
P.O. Box 297871  
Fort Lauderdale, FL 33329

Ameris Bank  
1607 U.S. HWY 19 South  
Leesburg, GA 31763

Ameris Bank  
c/o David M. Wolfson  
1010 Williams Street  
Valdosta, GA 31601

Banana Republic  
c/o GE Money Bank  
P.O. Box 981400  
El Paso, TX 79998

Banana Republic  
c/o GE Money Bank  
P.O. Box 981064  
El Paso, TX 79998-1064

Bank of America  
P.O. Box 1390  
Norfolk, VA 23501

Bank of America  
Post Office Box 15026  
Wilmington, DE 19850-5026

Barnes Distribution  
1301 East 9th Street Suite 700  
Cleveland, OH 44114

Bryan E. Reddick  
127 Wood Drive  
Albany, GA 31701

Michael J. Wood, Jr. Matrix

Canon Financial Services, Inc.  
14904 Collections Center Drive  
Chicago, IL 60693-0149

Care/GEMB  
P.O. Box 981439  
El Paso, TX 79998

Chase Bank USA  
P.O. Box 15298  
Wilmington, DE 19850

Dallas B&H, Inc.  
d/b/a Recovery Database Network  
250 Falcon Ridge  
Aledo, TX 76008

Dell Financial Services  
c/o DFS Customer Care Department  
Post Office Box 81577  
Austin, TX 78708-1577

Department Of The Treasury  
Internal Revenue Service  
Post Office Box 21126  
Philadelphia, PA 19114

DoCo Federal Credit Union  
107 N. Westover Blvd.  
Albany, GA 31707

GMAC  
Recovery Administrator  
Post Office Box 901009  
Fort Worth, Texas 76101

Heritage Bank of the South  
721 N. Westover Blvd.  
Albany, GA 31707

IRB Search, LLC  
2335 Hansen Court  
Tallahassee, FL 32301

Kay Jewelers  
375 Ghent Road  
Akron, OH 44333

Michael J. Wood, Jr. Matrix

Kay Jewelers  
P.O. Box 1799  
Akron, OH 44309-1799

Nationwide Insurance  
c/o Credit Collection Services  
Two Wells Avenue, Dept 9134  
Newton, MA 02459

Nicholas Financial, Inc.  
c/o Philip Rubin  
5555 Glenridge Connector, Suite 900  
Atlanta, GA 30342

Penny R. Carter  
c/o Greg A. Clark  
Post Office Box 605  
Albany, GA 31702

People's South Bank  
c/o Ronald H. Rentz  
Post Office Box 217  
Colquitt, GA 39837

People's South Bank  
Post Office Box 70999  
Albany, GA 31708

Sheffield Financial  
P.O. Box 1704  
Clemmons, NC 27012-1704

Shell Rapid Lube  
519 W. Oglethorpe Blvd.  
Albany, GA 31701

Tanga J. Davis  
c/o Greg A. Clark  
Post Office Box 605  
Albany, GA 31702

The Electric Guard Dog  
Sentry Security Systems, LLC  
Post Office Box 60089  
Charlotte, NC 28260

United States Attorney  
Post Office Box U  
Macon, Georgia 30370

Michael J. Wood, Jr. Matrix

United States Attorney General  
950 Pennsylvania Avenue  
Washington D.C. 20530

Wells Fargo Financial  
Post Office Box 10475  
Des Moines, IA 50306

Wells Fargo Financial National Bank  
P.O. Box 94498  
Branch 3827  
Las Vegas, NV 89193

Wells Fargo Home Mortgage  
3480 Stateview BV  
FT Mils, SC 29716

Wells Fargo Home Mortgage  
P.O. Box 10335  
Des Moines, IA 50306

Wells Fargo Home Mortgage  
P.O. Box 660455  
Dallas, TX 75266



LAW OFFICES OF

**ROBERT L. KRASELSKY**A PROFESSIONAL CORPORATION  
323 PINE AVENUE, SUITE 200  
ALBANY, GEORGIA 31701P.O. Box 71702  
ALBANY, GEORGIA 31708-1702

Email: rlk@rlkpclaw.com

TEL: (229) 438-7373  
FAX: (229) 438-1172DATE: October 5, 2010TO: U.S. Bankruptcy Court ClerkFAX NUMBER: (478) 752-8157FROM: Bob KraselskyNUMBER OF PAGES: -11- including cover

INQUIRIES REGARDING THIS FAX, PLEASE CALL: (229) 438-7373

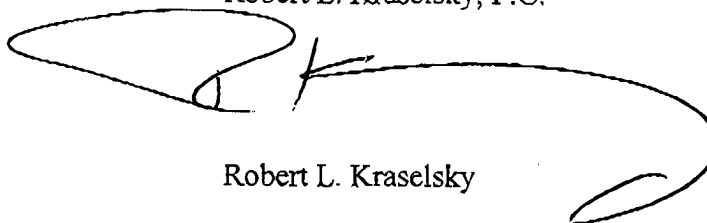
In re: Michael J. Wood, Jr.  
and  
Kristen Lynn Wood  
Chapter 11 Bankruptcy

Please find attached the Voluntary Petition, Address Matrix, Verification of List of Creditors and the Certificate of Counseling for the above named Debtors, which we wish to file via facsimile by the authority of Diana Clough.

Please let me know if you have any questions or need additional information.

With kindest regards, I am

Sincerely,  
Robert L. Kraselsky, P.C.



Robert L. Kraselsky

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN PRIVILEGED OR CONFIDENTIAL INFORMATION. DISSEMINATION, DISTRIBUTION OR COPYING OF THIS MESSAGE BY ANYONE OTHER THAN THE INTENDED RECIPIENT IS PROHIBITED. IF YOU RECEIVED THIS MESSAGE IN ERROR NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL TO US BY U.S. MAIL. IF YOU RECEIVE THIS TRANSMISSION IN ERROR, PLEASE NOTIFY THE ABOVE SENDER.