

United States Bankruptcy Court
Northern District of Georgia

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Morrell, Richard J.

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):
AKA Nick Morrell

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./Complete EIN or other Tax ID No. (if more than one, state all):
xxx-xx-5523

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):

Street Address of Debtor (No. & Street, City, and State):
**3525 Hickory Branch Trail
Suwanee, GA**
ZIP Code
30024

Street Address of Joint Debtor (No. & Street, City, and State):
ZIP Code

County of Residence or of the Principal Place of Business:
Gwinnett

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):
ZIP Code

Mailing Address of Joint Debtor (if different from street address):
ZIP Code

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

Type of Debtor (Form of Organization) (Check one box)
 Individual (includes Joint Debtors)
 Corporation (includes LLC and LLP)
 Partnership
 Other (If debtor is not one of the above entities, check this box and provide the information requested below.)
State type of entity:

Nature of Business (Check all applicable boxes.)
 Health Care Business
 Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
 Railroad
 Stockbroker
 Commodity Broker
 Clearing Bank
 Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
 Chapter 7 Chapter 11 Chapter 15 Petition for Recognition of a Foreign Main Proceeding
 Chapter 9 Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
 Chapter 13

Nature of Debts (Check one box)
 Consumer/Non-Business Business

Filing Fee (Check one box)
 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.

Chapter 11 Debtors
Check one box:
 Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
 Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
 Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

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

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

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

Estimated Debts

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

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Morrell, Richard J.
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Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)

Location Where Filed: Northern District of Georgia	Case Number: 06-63159-MGD	Date Filed: 3/22/06
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Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

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

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.</p> <p>X /s/ M. Denise Dotson June 16, 2006 <small>Signature of Attorney for Debtor(s) Date</small> M. Denise Dotson 227230</p>
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<p style="text-align: center;">Exhibit C</p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	<p style="text-align: center;">Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</p> <p><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)</p>
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Information Regarding the Debtor (Check the Applicable Boxes)

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.

Statement 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.

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

Name of Debtor(s):
Morrell, Richard J.

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 §342(b) of the Bankruptcy Code.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard J. Morrell
Signature of Debtor **Richard J. Morrell**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)
June 16, 2006
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 §1511 of title 11, United States Code, 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 19B 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 Attorney

X /s/ M. Denise Dotson
Signature of Attorney for Debtor(s)

M. Denise Dotson 227230
Printed Name of Attorney for Debtor(s)

Jones & Walden, LLC
Firm Name

21 Eighth Street, NE
Atlanta, GA 30303
Address

Email: ljones@joneswalden.com
404-564-9300 Fax: 404-564-9301
Telephone Number

June 16, 2006
Date

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

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

In re Richard J. Morrell

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, indicate that by stating "a minor child" and 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>
Access Integrated Networks P.O. Box 23039 Columbus, GA	Access Integrated Networks P.O. Box 23039 Columbus, GA	Phone Bill	Disputed	4,600.00
Azerty P.O. Box 7780-1724 Philadelphia, PA 19182-1724	Azerty P.O. Box 7780-1724 Philadelphia, PA 19182-1724	Product	Disputed	14,571.43
Bankcard Services P.O. Box 15137 Wilmington, DE 19886	Bankcard Services P.O. Box 15137 Wilmington, DE 19886	credit card	Disputed	11,061.62
Bell South P.O. Box 10550 Atlanta, GA 30348	Bell South P.O. Box 10550 Atlanta, GA 30348		Disputed	8,419.00
Beneficial P.O. Box 17574 Baltimore, MD 21297	Beneficial P.O. Box 17574 Baltimore, MD 21297	Credit Loan		6,000.91
Cardmember Services P.O. Box 15153 Wilmington, DE 19886	Cardmember Services P.O. Box 15153 Wilmington, DE 19886	credit card		11,632.00
City of Suwanee 373 Highway 23 Suwanee, GA 30024	City of Suwanee 373 Highway 23 Suwanee, GA 30024	taxes		5,698.04
Countrywide Loans P.O. Box 660694 Dallas, TX 75266	Countrywide Loans P.O. Box 660694 Dallas, TX 75266	arrears (3525 Hickory Branch Tr)		3,400.00
County of Gwinnett Lawrenceville, GA	County of Gwinnett Lawrenceville, GA	3525 Hickory Branch Tr. Suwanee, GA		3,500.00
County of Gwinnett Lawrenceville, GA	County of Gwinnett Lawrenceville, GA	3982 Choekee Trail Suwanee, GA 30024		3,500.00
County of Gwinnett Lawrenceville, GA	County of Gwinnett Lawrenceville, GA	2985 Ivy Plantation Buford, GA 30519		5,200.00
MLN USA P.O. Box 27990 Newark, NJ 07101	MLN USA P.O. Box 27990 Newark, NJ 07101	Arrears (2589 Ivy Plantation)		9,508.00

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

(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>
Nelnet Student Loan P.O. Box 2304 Indianapolis, IN 46206	Nelnet Student Loan P.O. Box 2304 Indianapolis, IN 46206	Student Loans		10,000.00
Ocwen Loan Serv. P.O. Box 785056 Orlando, FL 32878	Ocwen Loan Serv. P.O. Box 785056 Orlando, FL 32878	Loan arrears (Dec/Jan/Feb/Marc h)		5,143.59
S. Robert Hahn, Law Offices PC 6185 S. Buford Highway Building E, Suite 600 Norcross, GA 30071	S. Robert Hahn, Law Offices PC 6185 S. Buford Highway Building E, Suite 600 Norcross, GA 30071	Attorney Fees		60,000.00
SunTrust Bank P.O. Box 791250 Baltimore, MD 21279	SunTrust Bank P.O. Box 791250 Baltimore, MD 21279	credit card		10,143.93
Total Credit Recovery USA Group, Inc. P.O. Box 2304 Buffalo, NY 14240	Total Credit Recovery USA Group, Inc. P.O. Box 2304 Buffalo, NY 14240	credit card	Disputed	34,501.00
UPS P.O. Box 7247-0244 Philadelphia, PA 19170	UPS P.O. Box 7247-0244 Philadelphia, PA 19170	UPS Shipping	Disputed	25,070.03
Wachovia Bank P.O. Box 96074 Charlotte, NC 28296	Wachovia Bank P.O. Box 96074 Charlotte, NC 28296	Credit Loan	Disputed	24,641.91
XO Communications 8851 Sandy Parkway Atlanta, GA 30348	XO Communications 8851 Sandy Parkway Atlanta, GA 30348	Phone Bill	Disputed	4,529.60

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

I, the _____ of the corporation named as 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 June 16, 2006Signature /s/ Richard J. Morrell**Richard J. Morrell**

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.

1eFranchise.com
100 SE 3rd Avenue
#2108
Fort Lauderdale, FL 33394

Access Integrated Networks
P.O. Box 23039
Columbus, GA

AIG Insurance
P.O. Box 4373
Houston, TX 77210-4373

Allied Waste Services #800
3045 Bankhead Highway, NW
Atlanta, GA 30318

Allstate Insurance
3617 Edgewood Road
Columbus, GA 31907

Allstate Insurance
Hastings Insurance
1024 Blount Avenue
Guntersville, AL 35976

Aurora Loan

Aurora Loan

Automatic Merchandiser
Cygnus Business Media
Box 68-9528
Milwaukee, WI 53263

Azerty
P.O. Box 7780-1724
Philadelphia, PA 19182-1724

Bankcard Services
P.O. Box 15137
Wilmington, DE 19886

Be the Boss
210 Rt. 4 East, #304
Paramus, NJ 07652

Bell South
P.O. Box 10550
Atlanta, GA 30348

BellSouth
P.O. Box 182573
Columbus, OH 43218-2573

Beneficial
P.O. Box 17574
Baltimore, MD 21297

Capital One FSB
P.O. Box 70885
Charlotte, NC 28272

Cardmember Services
P.O. Box 15153
Wilmington, DE 19886

Chrysler Financial

Citifinancial Retail Services
P.O. Box 22060
Tempe, AZ 85285

City of Buford
2300 Buford Highway
Buford, GA 30518

City of Flowery Branch
P.O. Box 757
Flowery Branch, GA 30542

City of Suwanee
73 Highway 23
Suwanee, GA 30024

City of Suwanee
373 Highway 23
Suwanee, GA 30024

Countrywide Loans
P.O. Box 660694
Dallas, TX 75266

County of Cobb
Marietta, GA

County of Gwinnett
Lawrenceville, GA

County of Gwinnett
Lawrenceville, GA

County of Gwinnett
Lawrenceville, GA

County of Gwinnett
Lawrenceville, GA

County/Marshall
Guntersville, AL 35976

Crystal Springs
P.O. Box 660579
Dallas, TX 75266

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

Dunsdemand
P.O. Box 509
Richfield, OH 44286

Fidelity Bank

Fidelity Bank

Franchise Advantage
5501 Glenridge Drive
Atlanta, GA 30342

Franchise Direct
Guinness Ent. Center
Dublin 8, Ireland

Franchise For Sale
289 Jonesboro Road
Suite 318
Mcdonough, GA 30253

Franchise Gator
101 Macy Drive
Roswell, GA 30076

Franchise Online
2434 Hudson Road #103
Greer, SC 29650

Franchise Opportunities
1085 Powers Place
Alpharetta, GA 30004

Franchise Solution
222 International Drive
Alton Bay, NH 03810

Franchise Works
1501 Nevaro Road
Warminster, PA 18974

GA Power
P.O. Box 105537
Atlanta, GA 30348

Gas South
P.O. Box 530552
Atlanta, GA 30353

Georgia Power
241 Ralph McGill Blvd
Atlanta, GA 30308

Goodman Lawn & Landscaping
2533 Whipsring Pines Drive
Grayson, GA 30017

Gwinnett Co.
P.O. Box 372
Lawrenceville, GA 30046

Holiday Enterprises
Ideal Communications
P.O. Box 1139
Flowery Branch, GA 30542

Kirton & McConkie
Attorney @ Law
1800 Eagle Gate Tower
Salt Lake City, UT 84111

Liberty Mutual Insurance
540 Lake Center
Pkwy #102
Cumming, GA 30040

Libertyguard Homeowners
540 Lake Center Parkway
Suite 102
Cumming, GA 30040

LibertyGuard Insurance
540 Lake Center
Pksw 102
Cumming, GA 30040

MLN USA
P.O. Box 27990
Newark, NJ 07101

Morningview HCA
c/o Community Management
1465 Northside Drive, Ste 128
Atlanta, GA 30318

Morningview HOA
1465 Northside Drive, #128
Atlanta, GA 30319

Nebs
500 Main Street
Groton, MA 01471

Nelnet Student Loan
P.O. Box 2304
Indianapolis, IN 46206

Ocwen Loan Serv.
P.O. Box 785056
Orlando, FL 32878

PMB#147
283B Egg Harbor Road
Sewell, NJ 08080

Pro Ads
1321 Clearwater Lane
White Plains, GA 30678

Progressive Direct
P.O. Box 31260
Tampa, FL 33631

Reuping Associates, PC
P.O. Box 80574
Conyers, GA 30013

S. Robert Hahn, Law Offices PC
6185 S. Buford Highway
Building E, Suite 600
Norcross, GA 30071

Small Bus. Franchise
3870 Pt Ind. #150
Duluth, GA 30096

Staples
Processing Center
Des Moines, IA 50364

Starboard Marina
6334 Mitchell Street
Flowery Branch, GA 30542

Starboard Marina
6334 Mitchell Street
Flowery Branch, GA 30542

SunTrust Bank
P.O. Box 791250
Baltimore, MD 21279

Telecom Network Solutions
2146 West Park Ct.
Stone Mountain, GA 30087

Tim Grizzle CPA
4335 South Lee Street
Buford, GA 30518

Total Credit Recovery
USA Group, Inc.
P.O. Box 2304
Buffalo, NY 14240

Transamerica Insurance
P.O. Box 740559
Atlanta, GA 30374

Transamerican Insurance
P.O. Box 740559
Atlanta, GA 30374

Unishippers
10 Inverness Pkwy
Birmingham, AL 35242

United Printing
1455 Gran Forest
Cumming, GA 30041

UPS
P.O. Box 7247-0244
Philadelphia, PA 19170

Wachovia Bank
P.O. Box 96074
Charlotte, NC 28296

Wal-Mart
P.O. Box 530927
Atlanta, GA 30353

Webb Tanner & Powell, LLC
Atty at Law
P.O. Box 1390
Lawrenceville, GA 30046

XO Communications
8851 Sandy Parkway
Atlanta, GA 30348