Case 07-11279 Document 1 Filed 06/01/2007 Page 1 of 10

Official Form 1 (4/07)								
	States Bank rthern District						Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Stone, Bryan J.				of Joint Do	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years					Joint Debtor i trade names)	n the last 8 years	
Last four digits of Soc. Sec./Complete EIN or xxx-xx-1148	other Tax ID No. (if me	ore than one, state al	l) Last f	our digits o	of Soc. Sec./C	omplete EIN	or other Tax ID No. (i	f more than one, state all
Street Address of Debtor (No. and Street, City 1781 Highway 92 South Fayetteville, GA	, and State):	ZIP Code	Street	Address of	f Joint Debtor	(No. and Str	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place Fayette		30215	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from s	treet address):		Mailir	ng Address	of Joint Debt	tor (if differer	nt from street address)	
Location of Principal Assets of Business Debt (if different from street address above):	or	ZIP Code	1					ZIP Code
Type of Debtor (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 □ Other (If debtor is not one of the above entities check this box and state type of entity below.)	(Chec Health Care Bu Single Asset R in 11 U.S.C. § Railroad Stockbroker Commodity Bu Clearing Bank Other Tax-Ext (Check both) Debtor is a tax under Title 26	eal Estate as de 101 (51B) roker empt Entity x, if applicable)	zation	defined "incuri	the I ter 7 ter 9 ter 11 ter 12 ter 13 are primarily cod in 11 U.S.C. § red by an indivi	Petition is Fil	busin	Recognition eding
Filing Fee (Check Full Filing Fee attached Filing Fee to be paid in installments (appliattach signed application for the court's co is unable to pay fee except in installments. Filing Fee waiver requested (applicable to attach signed application for the court's co	cable to individuals or nsideration certifying Rule 1006(b). See Off chapter 7 individuals	that the debtor icial Form 3A. only). Must	Check	Debtor is c if: Debtor's to insider all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto ncontingent li) are less than ith this petition were solicit	defined in 11 U.S.C. r as defined in 11 U.S. quidated debts (exclud \$2,190,000.	.C. § 101(51D). ling debts owed ne or more
Statistical/Administrative Information ■ Debtor estimates that funds will be availab □ Debtor estimates that, after any exempt pro there will be no funds available for distributes the company of the	perty is excluded and	l administrative			,		SPACE IS FOR COURT	
1- 50- 100- 200- 49 99 199 999	1000- 5001- 5,000 10,000		25,001- 50,000	100,001- 100,000	OVER 100,000			
Estimated Assets \$0 to \$10,001 to \$100,000 Estimated Liabilities	\$100,001 to \$1 million	\$1,000 \$100 m		_	ore than 00 million	_		
Estimated Liabilities \$0 to	\$100,001 to \$1 million	\$1,000 \$100 m			ore than			

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Official Form	1 (4/07)		FORM B1, Page 2
Voluntar	y Petition	Name of Debtor(s): Stone, Bryan J.	
(This page mi	ust be completed and filed in every case)	Otorio, Bryan o.	
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two	o, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (I	f more than one, attach additional sheet)
Name of Debt	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(T. 1 . 1:6.11.	Exhibit B
forms 10K a	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petition 12, or 13 of title 11, Unite	an individual whose debts are primarily consumer debts.) tioner named in the foregoing petition, declare that I ter that [he or she] may proceed under chapter 7, 11, d States Code, and have explained the relief available further certify that I delivered to the debtor the notice (2(b)).
□ Exhibit	A is attached and made a part of this petition.	X /s/ John W. Mros Signature of Attorney f John W. Mrosek	for Debtor(s) (Date)
	Ext	nibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	d identifiable harm to public health or safety?
(T.)		nibit D	
_	bleted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made		and attach a separate Exhibit D.)
If this is a jo		a part of this petition.	
I	D also completed and signed by the joint debtor is attached	and made a part of this peti	tion.
	Information Regardin	_	
	(Check any appropriate the Check and Approximately Che	al place of business, or prin	ncipal assets in this District for 180 days than in any other District.
	There is a bankruptcy case concerning debtor's affiliate, g	.	•
	Debtor is a debtor in a foreign proceeding and has its printhis District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is	a defendant in an action or
	Statement by a Debtor Who Resides (Check all app		al Property
	Landlord has a judgment against the debtor for possession	,	ox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would	become due during the 30-day period

Case 07-11279 Document 1 Filed 06/01/2007 Page 3 of 10 Official Form 1 (4/07) FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** Stone, Bryan J. (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition I declare under penalty of perjury that the information provided in is true and correct, that I am the foreign representative of a debtor in a foreign this petition is true and correct. proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer (Check only one box.) debts and has chosen to file under chapter 7] I am aware that I may ☐ I request relief in accordance with chapter 15 of title 11. United States Code. proceed under chapter 7, 11, 12, or 13 of title 11, United States Certified copies of the documents required by 11 U.S.C. §1515 are attached. Code, understand the relief available under each such chapter, and ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter choose to proceed under chapter 7. of title 11 specified in this petition. A certified copy of the order granting [If no attorney represents me and no bankruptcy petition preparer recognition of the foreign main proceeding is attached. 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 Signature of Foreign Representative States Code, specified in this petition. Printed Name of Foreign Representative X /s/ Bryan J. Stone Signature of Debtor Bryan J. Stone Date Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Joint Debtor I declare under penalty of perjury that: (1) I am a bankruptcy Telephone Number (If not represented by attorney) petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a June 1, 2007 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 Date guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) Signature of Attorney 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

X /s/ John W. Mrosek

Signature of Attorney for Debtor(s)

John W. Mrosek 527823

Printed Name of Attorney for Debtor(s)

John W. Mrosek, P.C.

Firm Name

P.O. Box 1168 Fayetteville, GA 30214

Address

Email: johnmrosek@bellsouth.net (770) 461-6094 Fax: (770) 461-6180

Telephone Number

June 1, 2007

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.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Date

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

accepting any fee from the debtor, as required in that section.

Official Form 19B is attached.

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.)

Address		

Date

X

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.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Georgia

		8		
In re	Bryan J. Stone		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. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - 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/ Bryan J. Stone	
	Bryan J. Stone	
D		

Form 4 (10/05)

United States Bankruptcy Court Northern District of Georgia

In re	Bryan J. Stone			
		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, 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)
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]
Advanced Restaurant Finance 1550 Saw Grass Corporate Pkw Suite 300 Sunrise, FL 33323	Advanced Restaurant Finance 1550 Saw Grass Corporate Pkw Suite 300 Sunrise, FL 33323	Unsecured		12,000.00
BB&T P.O. Box 1847 Wilson, NC 27894	BB&T P.O. Box 1847 Wilson, NC 27894	Promissory Note		5,000.00
BB&T P.O. Box 1847 Wilson, NC 27894	BB&T P.O. Box 1847 Wilson, NC 27894	Promissory Note		714.00
Bell South P.O. Box 105262 Atlanta, GA 30348	Bell South P.O. Box 105262 Atlanta, GA 30348	Open Account		104.33
Bell South P.O. Box 105262 Atlanta, GA 30348	Bell South P.O. Box 105262 Atlanta, GA 30348	Open Account		69.42
Capital One P.O. Box 70884 Charlotte, NC 28272	Capital One P.O. Box 70884 Charlotte, NC 28272	Open Account/Credit Card		524.85
Capital One P.O. Box 70884 Charlotte, NC 28272	Capital One P.O. Box 70884 Charlotte, NC 28272	Open Account/Credit Card		436.02
Citifinancial Retail P.O. Box 22060 Tempe, AZ 85285	Citifinancial Retail P.O. Box 22060 Tempe, AZ 85285	Unsecured/Credit Card		1,308.57
Dell Financial 12234 N Hwy 35 SB Bldg B Austin, TX 78753	Dell Financial 12234 N Hwy 35 SB Bldg B Austin, TX 78753	Unsecured		1,500.00
Financial Pacific Leasing 3455 South 344 Way Suite 300 Auburn, WA 98001	Financial Pacific Leasing 3455 South 344 Way Suite 300 Auburn, WA 98001	Unsecured		17,900.00

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In re	Bryan J. Stone		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]
Honda	Honda	Open Account		2,072.86
P.O. Box 105027	P.O. Box 105027			
Alpharetta, GA 30009 Honda	Alpharetta, GA 30009 Honda	Open Account		1,929.84
P.O. Box 1027 Alpharetta, GA 30009	P.O. Box 1027 Alpharetta, GA 30009	Open Account		1,929.04
Pottery Barn 3393 Peachtree Road NE Atlanta, GA 30326	Pottery Barn 3393 Peachtree Road NE Atlanta, GA 30326	Open Account/Credit Card		550.00
Realty Investor Funding, LLC 6259 Riverdale Road Suite 100 Riverdale, GA 30274	Realty Investor Funding, LLC 6259 Riverdale Road Suite 100 Riverdale, GA 30274	Lawsuit		112,116.66
Sheffield Financial LLC P.O. Box 890012 Charlotte, NC 28289	Sheffield Financial LLC P.O. Box 890012 Charlotte, NC 28289	Secured Lawn Mower		4,433.94
The Woodlands of Athens P.O. Box 1983 Athens, GA 30603	The Woodlands of Athens P.O. Box 1983 Athens, GA 30603	Association Fees		1,988.60
Tonya Kim Bro	Tonya Kim Bro	Unsecured		50,000.00

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 1, 2007	Signature	/s/ Bryan J. Stone	
			Bryan J. Stone	
			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.

Advanced Restaurant Finance 1550 Saw Grass Corporate Pkw Suite 300 Sunrise, FL 33323

BB&T P.O. Box 1847 Wilson, NC 27894

Bell South P.O. Box 105262 Atlanta, GA 30348

Bell South P.O. Box 105262 Atlanta, GA 30348

Capital One P.O. Box 70884 Charlotte, NC 28272

Capital One P.O. Box 70884 Charlotte, NC 28272

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

Dell Financial 12234 N Hwy 35 SB Bldg B Austin, TX 78753

Financial Pacific Leasing 3455 South 344 Way Suite 300 Auburn, WA 98001

Homequest Capital Funding, LLC c/o Frederic Beloin, Esq. 2550 Heritage Ct., Suite 200 Atlanta, GA 30339

Honda P.O. Box 1027 Alpharetta, GA 30009

Honda P.O. Box 105027 Alpharetta, GA 30009

Hunter Mortgage Company, Inc. c/o Ceasar Richbow, Esq. P.O. Box 142644 Fayetteville, GA 30214

John Cushman 1390 Creek Pointe Circle Lawrenceville, GA 30043

Katima, Inc. 1201 Clairmont Road Suite 200 Decatur, GA 30030

Melvin L. McCall c/o Charles Van Horn, Esq. 3423 Piedmont Rd, NE., Ste 200 Atlanta, GA 30305

Pottery Barn 3393 Peachtree Road NE Atlanta, GA 30326 Realty Investor Funding, LLC 6259 Riverdale Road Suite 100 Riverdale, GA 30274

Richard H. Hunter c/o Ceasar Richbow, Esq. P.O. Box 142644 Fayetteville, GA 30214

Robert George Long c/o Charles Van Horn, Esq. 3423 Piedmont Rd, Ste 200 Atlanta, GA 30305

Sheffield Financial LLC P.O. Box 890012 Charlotte, NC 28289

The Woodlands of Athens P.O. Box 1983 Athens, GA 30603

Timothy Fenbert 1218 Oxford Road Atlanta, GA 30306

Tonya Kim Bro