United States Bankruptcy Court
Northern District of Georgia

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): **REYNOLDS, THERON W.**	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./Complete EIN or other Tax ID No. (if more than one, state all): **xxx-xx-2904**	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): **829 OLD MILL ROAD Cornelia, GA** ZIP Code **30531**	Street Address of Joint Debtor (No. and Street, City, and State): **07-21759** ZIP Code
County of Residence or of the Principal Place of Business: **Habersham**	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): **1289 HOLLYWOOD CHURCH ROAD Clarkesville, GA 30523**

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.)

Nature of Business (Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ■ Other

Tax-Exempt Entity (Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7
- ☐ Chapter 9
- ■ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box)

- ☐ 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."
- ■ Debts are primarily business debts.

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 (excluding debts owed to insiders or affiliates) are less than $2,190,000.

Check all applicable boxes:

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

AUG 31 2007 PM03:04

Statistical/Administrative Information *** DAVID R. TRIPPE ***

- ■ 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

FILED IN CLERK'S OFFICE U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA W. YVONNE EVANS CLERK BY DEPUTY CLERK

Estimated Number of Creditors

1-49	50-99	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 Assets

☐ $0 to $10,000	☐ $10,001 to $100,000	■ $100,001 to $1 million	☐ $1,000,001 to $100 million	☐ More than $100 million

Estimated Liabilities

☐ $0 to $50,000	☐ $50,001 to $100,000	■ $100,001 to $1 million	☐ $1,000,001 to $100 million	☐ More than $100 million

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): **REYNOLDS, THERON W.**	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: **Northern District of Georgia**	Case Number: **06-21407-reb**	Date Filed: **9/20/06**
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: **- None -**	Case Number:	Date Filed:
District:	Relationship:	Judge:

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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit 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).

X [signature] 08/31/07

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.

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):
REYNOLDS, THERON W.

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 **THERON W. REYNOLDS**

X _____
Signature of Joint Debtor

_____
Telephone Number (If not represented by attorney)

August 31, 2007
Date

Signature of Attorney

X _____
Signature of Attorney for Debtor(s)

DAVID R. TRIPPE
Printed Name of Attorney for Debtor(s)

DAVID R. TRIPPE, LLC
Firm Name

ATTORNEY AT LAW
PO BOX 193
SAUTEE NACOOCHEE, GA 30571

Address

Email: drtatlaw2004@yahoo.com
706-878-7030 Fax: NONE
Telephone Number

August 31, 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.

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 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 19B 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.)

_____
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.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Georgia

In re THERON W. REYNOLDS Debtor(s)

Case No. _____
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.

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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: Theron W. Reynolds
THERON W. REYNOLDS

Date: August 31, 2007

Form 4
(10/05)

United States Bankruptcy Court
Northern District of Georgia

In re THERON W. REYNOLDS
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) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Credit One Bank Po Box 98875 Las Vegas, NV 89193	Credit One Bank Po Box 98875 Las Vegas, NV 89193	CreditCard		553.00
Er Solutions 500 Sw 7th Street Bldg A 100 Renton, WA 98055	Er Solutions 500 Sw 7th Street Bldg A 100 Renton, WA 98055	Directv		154.00
Friedmans 4 State St Savannah, GA 31401	Friedmans 4 State St Savannah, GA 31401	InstallmentLoan		1,229.00
Friedmans 4 State St Savannah, GA 31401	Friedmans 4 State St Savannah, GA 31401	InstallmentLoan		1,229.00
Hsbc Nv Pob 19360 Portland, OR 97280	Hsbc Nv Pob 19360 Portland, OR 97280	CreditCard		220.00
Hsbc Nv Pob 19360 Portland, OR 97280	Hsbc Nv Pob 19360 Portland, OR 97280	CreditCard		220.00
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123	Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123	FactoringCompany Account Friedmanns Inc		3,120.00
Providian Financial Po Box 9180 Pleasanton, CA 94566	Providian Financial Po Box 9180 Pleasanton, CA 94566	CreditCard		Unknown
Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Secured		Unknown
Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Secured		53,944.00
Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Secured		22,124.00
Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Secured		20,791.00

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In re THERON W. REYNOLDS Case No. _____
Debtor(s)

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

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Secured		7,725.00
Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Secured		7,692.00
Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Unit Comm 1472 Hwy 441 Bypas Cornelia, GA 30531	Secured		5,621.00
Worldwide Recycling, LLC PO Box 1027 Moberly, MO 65270	Worldwide Recycling, LLC PO Box 1027 Moberly, MO 65270			10,000.00

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 August 31, 2007 Signature _____
THERON W. REYNOLDS
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
Northern District of Georgia

In re THERON W. REYNOLDS
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: August 31, 2007

THERON W. REYNOLDS
Signature of Debtor

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U. S. BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION

00267033 - TB
August 31, 2007

Code	Case No	Qty	Amount	By
11	07-21759	1	$1,039.00	CK

Judge - Robert E. Brizendine
Debtor - T. W. REYNOLDS

TOTAL: $1,039.00

FROM: David R. Trippe
P O Box 193
Sautee Nacoochee, GA 30571

1st Collection Service
Pob 3564
Little Rock, AR 72203

Credit One Bank
Po Box 98875
Las Vegas, NV 89193

Er Solutions
500 Sw 7th Street Bldg A 100
Renton, WA 98055

First Family Fincl Svc
#18 Tri Cty Plaza Iii
Cumming, GA 30040

Friedmans
4 State St
Savannah, GA 31401

Friedmans
4 State St
Savannah, GA 31401

Hsbc Nv
Pob 19360
Portland, OR 97280

Hsbc Nv
Pob 19360
Portland, OR 97280

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114-0326

Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

Providian Financial
Po Box 9180
Pleasanton, CA 94566

Regions Bank
111 Green St
Gainesville, GA 30501

Unit Comm
1472 Hwy 441 Bypas
Cornelia, GA 30531

Unit Comm
1472 Hwy 441 Bypas
Cornelia, GA 30531

Unit Comm
1472 Hwy 441 Bypas
Cornelia, GA 30531

Unit Comm
1472 Hwy 441 Bypas
Cornelia, GA 30531

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1472 Hwy 441 Bypas
Cornelia, GA 30531

Unit Comm
1472 Hwy 441 Bypas
Cornelia, GA 30531

Unit Comm
1472 Hwy 441 Bypas
Cornelia, GA 30531

Walter E. Mabry
c/o Gary C. Harris, Esq.
PO Box 1190
Clayton, GA 30525

Worldwide Recycling, LLC
PO Box 1027
Moberly, MO 65270