

**United States Bankruptcy Court  
Northern District of Georgia - Atlanta Division**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Beran, Jerry</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Beran, Elen</b>
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): <b>xxx-xx-0003</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-9946</b>
Street Address of Debtor (No. and Street, City, and State): <b>3245 Merganser Lane Alpharetta, GA</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>3245 Merganser Lane Alpharetta, GA</b>
ZIP Code <b>30022</b>	ZIP Code <b>30022</b>
County of Residence or of the Principal Place of Business: <b>Fulton</b>	County of Residence or of the Principal Place of Business: <b>Fulton</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><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."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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 3A.</p> <p><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.</p>	<p>Check one box:</p> <p><input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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**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.

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	100,001-100,000	OVER 100,000
<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"/>	<input type="checkbox"/>

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

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

THIS SPACE IS FOR COURT USE ONLY

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Beran, Jerry</b>  <b>Beran, Elen</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X</b> _____                  Signature of Attorney for Debtor(s) (Date)</p>
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**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):

**Beran, Jerry**  
**Beran, Elen**

**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** /s/ Jerry Beran  
Signature of Debtor **Jerry Beran**

**X** /s/ Elen Beran  
Signature of Joint Debtor **Elen Beran**

\_\_\_\_\_  
Telephone Number (If not represented by attorney)  
February 5, 2007  
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 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/ Ian M. Falcone  
Signature of Attorney for Debtor(s)

Ian M. Falcone 254470  
Printed Name of Attorney for Debtor(s)

The Falcone Law Firm, P.C.  
Firm Name

363 Lawrence Street  
Marietta, GA 30060  
Address

Email: attorneys@falconefirm.com  
(770) 426-9359 Fax: (770) 426-8968  
Telephone Number

February 5, 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

**United States Bankruptcy Court  
Northern District of Georgia - Atlanta Division**

In re **Jerry Beran  
Elen Beran**

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>
<b>Amex PO Box 360002 Fort Lauderdale, FL 33336</b>	<b>Amex PO Box 360002 Fort Lauderdale, FL 33336</b>	<b>credit card</b>		<b>34,526.00</b>
<b>Amex PO Box 360002 Fort Lauderdale, FL 33336</b>	<b>Amex PO Box 360002 Fort Lauderdale, FL 33336</b>	<b>Credit Cards</b>		<b>11,237.00</b>
<b>Audi Financial Services PO Box 67000 Detroit, MI 48267</b>	<b>Audi Financial Services PO Box 67000 Detroit, MI 48267</b>	<b>lease pay off</b>	<b>Disputed</b>	<b>3,652.00</b>
<b>Bank Of America Po Box 1598 Norfolk, VA 23501</b>	<b>Bank Of America Po Box 1598 Norfolk, VA 23501</b>	<b>CreditCard</b>		<b>23,702.00</b>
<b>Bay Area C S 50 Airport Suite 100 San Jose, CA 95110</b>	<b>Bay Area C S 50 Airport Suite 100 San Jose, CA 95110</b>	<b>Med1 American Medical Response</b>		<b>216.00</b>
<b>Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240</b>	<b>Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240</b>	<b>Collection Hollywood Video</b>	<b>Disputed</b>	<b>135.00</b>
<b>Environmental Endeavors 2526 Mt. Vernon Road Suite B# 317 Atlanta, GA 30338</b>	<b>Environmental Endeavors 2526 Mt. Vernon Road Suite B# 317 Atlanta, GA 30338</b>	<b>Services</b>		<b>638.00</b>
<b>First Nation Bank of Omaha PO Box 2951 Omaha, NE 68103</b>	<b>First Nation Bank of Omaha PO Box 2951 Omaha, NE 68103</b>	<b>credit cards</b>		<b>7,247.00</b>
<b>Generic Concept Inc. 1169 Hurst Park Drive Lawrenceville, GA 30043</b>	<b>Generic Concept Inc. 1169 Hurst Park Drive Lawrenceville, GA 30043</b>	<b>Business loan</b>		<b>30,000.00</b>
<b>John Barlow 1720 E. Los Angeles Ave Suite 231 Simi Valley, CA 93065</b>	<b>John Barlow 1720 E. Los Angeles Ave Suite 231 Simi Valley, CA 93065</b>	<b>attorney fees</b>	<b>Disputed</b>	<b>832.00</b>
<b>Medical Fact Act Suppression, CA 90630</b>	<b>Medical Fact Act Suppression, CA 90630</b>	<b>Original creditor: Med102 Henry Mayo Newhall Mem Hosp</b>		<b>769.00</b>

**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>
<b>Monogram Bank N America Po Box 17054 Wilmington, DE 19884</b>	<b>Monogram Bank N America Po Box 17054 Wilmington, DE 19884</b>	<b>CreditCard</b>		<b>11,670.00</b>
<b>Monogram Bank N America Po Box 17054 Wilmington, DE 19884</b>	<b>Monogram Bank N America Po Box 17054 Wilmington, DE 19884</b>	<b>CreditCard</b>		<b>8,156.00</b>
<b>Revcare, Inc 5400 Orange Ave Ste 200 Cypress, CA 90630</b>	<b>Revcare, Inc 5400 Orange Ave Ste 200 Cypress, CA 90630</b>	<b>Collection Henry Mayo Newhall Mem Hosp</b>		<b>733.00</b>
<b>Revcare, Inc 5400 Orange Ave Ste 200 Cypress, CA 90630</b>	<b>Revcare, Inc 5400 Orange Ave Ste 200 Cypress, CA 90630</b>	<b>Collection Henry Mayo Newhall Mem Hosp</b>		<b>230.00</b>
<b>Revcare, Inc 5400 Orange Ave Ste 200 Cypress, CA 90630</b>	<b>Revcare, Inc 5400 Orange Ave Ste 200 Cypress, CA 90630</b>	<b>Collection Henry Mayo Newhall Mem Hosp</b>		<b>127.00</b>
<b>Scott Schiff, Esq. Soukup &amp; Schiff, LLP 1880 Century Park East, Ste 11 Los Angeles, CA 90067</b>	<b>Scott Schiff, Esq. Soukup &amp; Schiff, LLP 1880 Century Park East, Ste 11 Los Angeles, CA 90067</b>	<b>attorney fees</b>	<b>Disputed</b>	<b>Unknown</b>
<b>Shaheen &amp; Company 3625 Cumberland Blvd, Suite 25 Atlanta, GA 30339</b>	<b>Shaheen &amp; Company 3625 Cumberland Blvd, Suite 25 Atlanta, GA 30339</b>	<b>Storage Fees</b>		<b>4,154.11</b>
<b>Toyota Motor Credit Co 440 E Huntington Dr Ste Arcadia, CA 91006</b>	<b>Toyota Motor Credit Co 440 E Huntington Dr Ste Arcadia, CA 91006</b>	<b>Toyota Camry- Lease</b>		<b>4,818.00</b> <b>(0.00 secured)</b>
<b>Volkswagon Credit Inc 1401 Franklin Blvd Libertyville, IL 60048</b>	<b>Volkswagon Credit Inc 1401 Franklin Blvd Libertyville, IL 60048</b>	<b>AutoLease</b>		<b>475.00</b>

In re **Jerry Beran**  
**Elen Beran**

Debtor(s)

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

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

**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 **February 5, 2007** \_\_\_\_\_

Signature **/s/ Jerry Beran** \_\_\_\_\_  
**Jerry Beran**  
Debtor

Date **February 5, 2007** \_\_\_\_\_

Signature **/s/ Elen Beran** \_\_\_\_\_  
**Elen Beran**  
Joint 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.

United States Bankruptcy Court  
Northern District of Georgia - Atlanta Division

In re Jerry Beran  
Elen Beran

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.**

**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/ Jerry Beran  
Jerry Beran

Date: February 5, 2007



United States Bankruptcy Court  
Northern District of Georgia - Atlanta Division

In re Jerry Beran  
Elen Beran

Debtor(s)

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

Chapter 11

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

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*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.**



Amex  
PO Box 360002  
Fort Lauderdale, FL 33336

Audi Financial Services  
PO Box 67000  
Detroit, MI 48267

Bank Of America  
Po Box 1598  
Norfolk, VA 23501

Bay Area C S  
50 Airport Suite 100  
San Jose, CA 95110

Bk Of Amer  
475 Crosspoint Pkwy  
Getzville, NY 14068

Credit Protect Assoc  
1355 Noel Rd Suite 2100  
Dallas, TX 75240

Environmental Endeavors  
2526 Mt. Vernon Road  
Suite B# 317  
Atlanta, GA 30338

First Nation Bank of Omaha  
PO Box 2951  
Omaha, NE 68103

General Motors Mtg Corp  
Po Box 4622  
Waterloo, IA 50704

Generic Concept Inc.  
1169 Hurst Park Drive  
Lawrenceville, GA 30043

John Barlow  
1720 E. Los Angeles Ave  
Suite 231  
Simi Valley, CA 93065

Medical  
Fact Act  
Suppression, CA 90630

Monogram Bank N America  
Po Box 17054  
Wilmington, DE 19884

Revcare, Inc  
5400 Orange Ave Ste 200  
Cypress, CA 90630

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