

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Freeman, Joseph, M.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Freeman, Elisa, A</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. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>5712</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>6768</b>
Street Address of Debtor (No. & Street, City, and State): <b>327 Pointe Willow Drive Cleveland, GA</b>	Street Address of Joint Debtor (No. & Street, City, and State): <b>327 Pointe Willow Drive Cleveland, GA</b>
ZIP CODE <b>30528</b>	ZIP CODE <b>30528</b>
County of Residence or of the Principal Place of Business: <b>White</b>	County of Residence or of the Principal Place of Business: <b>White</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):	
ZIP CODE	

<p align="center"><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 align="center"><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 type="checkbox"/> Other</p> <hr/> <p align="center"><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 align="center"><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 align="center"><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" 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 type="checkbox"/> Debts are primarily business debts.</p>
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<p align="center"><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 align="center"><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><b>Check if:</b></p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p><b>Check all applicable boxes</b></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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<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p><b>THIS SPACE IS FOR COURT USE ONLY</b></p>
<p>Estimated Number of Creditors</p> <p><input checked="" type="checkbox"/> 1-49    <input type="checkbox"/> 50-99    <input type="checkbox"/> 100-199    <input type="checkbox"/> 200-999    <input type="checkbox"/> 1,000-5,000    <input type="checkbox"/> 5,001-10,000    <input type="checkbox"/> 10,001-25,000    <input type="checkbox"/> 25,001-50,000    <input type="checkbox"/> 50,001-100,000    <input type="checkbox"/> Over 100,000</p>	
<p>Estimated Assets</p> <p><input type="checkbox"/> \$0 to \$50,000    <input type="checkbox"/> \$50,001 to \$100,000    <input type="checkbox"/> \$100,001 to \$500,000    <input checked="" type="checkbox"/> \$500,001 to \$1 million    <input type="checkbox"/> \$1,000,001 to \$10 million    <input type="checkbox"/> \$10,000,001 to \$50 million    <input type="checkbox"/> \$50,000,001 to \$100 million    <input type="checkbox"/> \$100,000,001 to \$500 million    <input type="checkbox"/> \$500,000,001 to \$1 billion    <input type="checkbox"/> More than \$1 billion</p>	
<p>Estimated Liabilities</p> <p><input type="checkbox"/> \$0 to \$50,000    <input type="checkbox"/> \$50,001 to \$100,000    <input checked="" type="checkbox"/> \$100,001 to \$500,000    <input type="checkbox"/> \$500,001 to \$1 million    <input type="checkbox"/> \$1,000,001 to \$10 million    <input type="checkbox"/> \$10,000,001 to \$50 million    <input type="checkbox"/> \$50,000,001 to \$100 million    <input type="checkbox"/> \$100,000,001 to \$500 million    <input type="checkbox"/> \$500,000,001 to \$1 billion    <input type="checkbox"/> More than \$1 billion</p>	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Joseph M. Freeman, Elisa A Freeman</b>							
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)									
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:							
Location Where Filed:	Case Number:	Date Filed:							
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)									
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:							
District:	Relationship:	Judge:							
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)							
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <table style="width:100%; border:none;"> <tr> <td style="text-align:center;"><b>X S/JOHN C. PENNINGTON</b></td> <td style="text-align:right;"><b>2/29/2008</b></td> </tr> <tr> <td style="text-align:center;">Signature of Attorney for Debtor(s)</td> <td style="text-align:right;">Date</td> </tr> <tr> <td style="text-align:center;"><b>JOHN C. PENNINGTON</b></td> <td style="text-align:right;"><b>571400</b></td> </tr> </table>		<b>X S/JOHN C. PENNINGTON</b>	<b>2/29/2008</b>	Signature of Attorney for Debtor(s)	Date	<b>JOHN C. PENNINGTON</b>	<b>571400</b>
<b>X S/JOHN C. PENNINGTON</b>	<b>2/29/2008</b>								
Signature of Attorney for Debtor(s)	Date								
<b>JOHN C. PENNINGTON</b>	<b>571400</b>								
<b>Exhibit C</b>									
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?									
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No									
<b>Exhibit D</b>									
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)									
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.									
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)									
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.									
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.									
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in 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.									
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)									
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).  <div style="text-align:right; margin-right: 50px;">                 _____                  (Name of landlord that obtained judgment)             </div> <div style="text-align:right; margin-right: 50px;">                 _____                  (Address of landlord)             </div>									
<input type="checkbox"/> 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									
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.									
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).									

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

Name of Debtor(s):  
**Joseph M. Freeman, Elisa A Freeman**

**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.

**s/ Joseph M. Freeman**  
 Signature of Debtor **Joseph M. Freeman**

**s/ Elisa A Freeman**  
 Signature of Joint Debtor **Elisa A Freeman**

Telephone Number (If not represented by attorney)  
**2/29/2008**  
 Date

**Signature of a Foreign Representative**

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

(Check only **one** box.)

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

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**Not Applicable**  
 (Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney**

**S/JOHN C. PENNINGTON**  
 Signature of Attorney for Debtor(s)

**JOHN C. PENNINGTON Bar No. 571400**  
 Printed Name of Attorney for Debtor(s) / Bar No.

**JOHN C. PENNINGTON, P.C.**  
 Firm Name

**P.O. BOX 275 HELEN, GA 30545**  
 Address

**(706) 878-0033**  
 Telephone Number

**2/29/2008**  
 Date

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

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(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 19 is attached.

**Not Applicable**  
 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

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

**Not Applicable**  
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Not Applicable**

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 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.*

1st Franklin Financial  
897 S. Main St, Unit 7  
Cleveland, GA 30528

American Profit Recovery  
34405 W. 12 Mile Rd., Ste. 379  
Farmington Hills, MI 48331-5608

Capital One Bank  
P.O. Box 70884  
Charlotte, NC 28272-0884

Capital One Bank  
P.O. Box 70885  
Charlotte, NC 28272-0885

Card Member Service  
P.O. Box 94012  
Palatine, IL 60094-4012

Chevron  
P.O. Box 2001  
Concord, CA 94529-0001

Citicorp Credit Services  
Processing Center  
Des Moines, IA 50364-0001

Community Bank & Trust  
P.O. Box 1900  
Cornelia, GA 30531

United Community Bank  
P.O. Box 674824  
Marietta, GA 30006-0005

GEORGIA DEPT OF REVENUE  
P.O. BOX 38143  
ATLANTA, GEORGIA 30330

Higgins & Budner  
333 Peachtree Rd. N., Ste. 230  
Atlanta, GA 30326

INTERNAL REVENUE SERVICE  
ATTN. BANKRUPTCY UNIT  
P.O.I. BOX 995  
STOP 334-D  
ATLANTA, GEORGIA 30370

Lowe's  
P.O. Box 530914  
Atlanta, GA 30353-0914

OMS  
135 Maxess Rd.  
Melville, NY 11747

Paul B. Smart, Esq.  
Hulsey, Oliver & Mahar, LLP  
P.O. Box 1457  
Gainesville, GA 30503

Stokes, Lazarus & CarMichael, LLP  
80 Peachtree Park Drive  
Atlanta, GA 30309-1320

B4 (Official Form 4) (12/07)

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

In re Joseph M. Freeman Elisa A Freeman, Case No. \_\_\_\_\_  
Debtors Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(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>
1st Franklin Financial 897 S. Main St, Unit 7 Cleveland, GA 30528				<b>\$6,184.44</b>
				<b>SECURED VALUE:</b>
INTERNAL REVENUE SERVICE ATTN. BANKRUPTCY UNIT P.OI. BOX 995 STOP 334-D ATLANTA, GEORGIA 30370				<b>\$31,262.06</b>
GEORGIA DEPT OF REVENUE P.O. BOX 38143 ATLANTA, GEORGIA 30330				<b>\$5,291.29</b>
Higgins & Budner 333 Peachtree Rd. N., Ste. 230 Atlanta, GA 30326				<b>\$13,865.34</b>
OMS 135 Maxess Rd. Melville, NY 11747				<b>\$4,303.63</b>
United Community Bank P.O. Box 674824 Marietta, GA 30006-0005				<b>\$1,307.33</b>

B4 (Official Form 4) (12/07)4 -Cont.

In re Joseph M. Freeman Elisa A Freeman, Case No. \_\_\_\_\_  
 Debtors Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
Stokes, Lazarus & CarMichael, LLP 80 Peachtree Park Drive Atlanta, GA 30309-1320				<b>\$1,746.29</b>
American Profit Recovery 34405 W. 12 Mile Rd., Ste. 379 Farmington Hills, MI 48331-5608				<b>\$3,682.39</b>
Lowe's P.O. Box 530914 Atlanta, GA 30353-0914				<b>\$954.18</b>
Card Member Service P.O. Box 94012 Palatine, IL 60094-4012				<b>\$404.71</b>
Capital One Bank P.O. Box 70884 Charlotte, NC 28272-0884				<b>\$2,353.12</b>
Capital One Bank P.O. Box 70885 Charlotte, NC 28272-0885				<b>\$1,182.71</b>

B4 (Official Form 4) (12/07)4 -Cont.

In re Joseph M. Freeman Elisa A Freeman, Case No. \_\_\_\_\_  
 Debtors Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(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, gov-ernment 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>
<p><b>Chevron</b>  <b>P.O. Box 2001</b>  <b>Concord, CA 94529-0001</b></p>				<b>\$464.85</b>
<p><b>Citicorp Credit Services</b>  <b>Processing Center</b>  <b>Des Moines, IA 50364-0001</b></p>				<b>\$519.99</b>

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.