B1 (Official	Form 1)(1/	(08)										
			United S Nor			ruptcy of Georg					Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Kiner, Darrell Keith					Name	e of Joint D	ebtor (Spouse	e) (Last, First,	Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								Joint Debtor i trade names)	in the last 8 years			
Last four dig	one, state all		vidual-Taxpa	yer I.D. ((ITIN) No./	Complete E		Cour digits or than one,		r Individual-7	Гахрауег I.D. (ITIN) N	o./Complete EIN
Street Addre	ess of Debto		Street, City, a	and State)):			Address o	f Joint Debtor	r (No. and Str	reet, City, and State):	
					Г	ZIP Code 30315	;					ZIP Code
County of R Fulton	Residence or	r of the Prin	cipal Place of	Busines			Coun	ty of Reside	ence or of the	Principal Pla	ace of Business:	•
Mailing Add	dress of De	btor (if diffe	rent from stre	eet addres	ss):		Maili	ng Address	of Joint Deb	tor (if differer	nt from street address):	
					Г	ZIP Code	;					ZIP Code
Location of (if different			siness Debtor eve):									
	Tyme	f Debtor		_	Notuno	of Business			Chanta	f D l	tcy Code Under Whi	-1.
(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.)			Sing in 1 Rail Stoo	Ith Care Bugle Asset R. 1 U.S.C. § road ekbroker aring Bank er Tax-Exe (Check box tor is a tax-er Title 26	eal Estate as 101 (51B)	(e) ganization	define	ter 7 ter 9 ter 11 ter 12 ter 13 are primarily cd in 11 U.S.C. red by an indiv	☐ Ch of ☐ Ch of Nature (Check onsumer debts,	busin	eding Recognition	
attach signis unable	ee to be pai gned applice to pay fee ee waiver re	ched d in installneation for the except in ir	nents (applica e court's cons astallments. R oplicable to che e court's cons	ble to incideration ule 1006	certifying t (b). See Offi ndividuals	that the debi icial Form 3A only). Must	Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	aggregate not a sor affiliates able boxes: being filed we ces of the pla	ncontingent li) are less than with this petition were solicit	defined in 11 U.S.C. stars as defined in 11 U.S. quidated debts (exclude \$2,190,000.	ing debts owed
Debtor e	estimates the	at funds wil at, after any	ation be available exempt propfor distributi	erty is ex	cluded and	administrat			· · · · · ·		SPACE IS FOR COURT	
Estimated N 1- 49	Tumber of C 50- 99	Creditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,000 to \$1 billion				
Estimated L	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	1 \$500,000,000 to \$1 billion				

B1 (Official Fori	m 1)(1/08)		Page 2	
Voluntary	y Petition	Name of Debtor(s): Kiner, Darrell Keith		
(This page mu.	st be completed and filed in every case)	Killer, Darren Kelui		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, ε	attach additional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pei	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If n	nore than one, attach additional sheet)	
Name of Debto Sherry Kine		Case Number: 08-69929	Date Filed: 5/30/08	
District: Northern Di	strict of Georgia	Relationship: Spouse	Judge: Brizendine	
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts)	
forms 10K at pursuant to S	leted 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.)	(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).		
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Dorna Jenkins Signature of Attorney for Dorna Jenkins Tay	Debtor(s) (Date)	
	Exh	ibit C		
	r 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 id	entifiable harm to public health or safety?	
		ibit D		
_	eted by every individual debtor. If a joint petition is filed, ea	-	attach a separate Exhibit D.)	
l	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a join	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petitio	n.	
	Information Regardin	=		
_	(Check any ap		7	
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, ge	• .	•	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a	defendant in an action or	
	Certification by a Debtor Who Reside (Check all app		Property	
	Landlord has a judgment against the debtor for possession		checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		_	
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. §	362(l)).	

	Case 08-70526-reb Document 1	1 Filed 06/02/2008 Page 3 of 10
	Official Form 1)(1/08)	Page Name of Debtor(s):
V	oluntary Petition	Kiner, Darrell Keith
(Th	is page must be completed and filed in every case)	
	9	natures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
X	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.	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
X		Printed Name of Foreign Representative
4 S	Signature of Joint Debtor	
		Date
	Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
	June 2, 2008	I declare under penalty of perjury that: (1) I am a bankruptcy petition
	Date	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
X	Signature of Attorney* /s/ Dorna Jenkins Taylor Signature of Attorney for Debtor(s) Dorna Jenkins Taylor 390485 Printed Name of Attorney for Debtor(s) Taylor & Associates LLC Firm Name 1401 Peachtree Street Suite 500 Atlanta, GA 30309 Address	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. 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.)
	Email: dorna.taylor@taylorattorneys.com 404-870-3560 Fax: 404-745-0136 Telephone Number June 2, 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.	Address X
	Signature of Debtor (Corporation/Partnership)	- Date
	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 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:
X	Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	Printed Name of Authorized Individual	comorning to the appropriate official form for each person.

Title of Authorized Individual

Date

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

Darrell Keith Kiner	Case No.	
	Debtor(s) Chapter	11
	Darrell Keith Kiner	

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.

requirement of 11 U.S.C. § 109(h) does not apply in this district.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Darrell Keith Kiner		
	Darrell Keith Kiner		
Date: June 2, 2008			

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Northern District of Georgia

In re	Darrell Keith Kiner			
		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, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." 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]
American Express	American Express	CreditCard		427.00
c/o Becket and Lee	c/o Becket and Lee			
Po Box 3001	Po Box 3001			
Malvern, PA 19355	Malvern, PA 19355			
Bank of America Attn: Bankruptcy NC4-105-02- 99 Po Box 26012 Greensboro, NC 27410	Bank of America Attn: Bankruptcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27410	CreditCard		Unknown
Bank of America	Bank of America	CreditCard		7,264.00
Attn: Bankruptcy NC4-105-02-	Attn: Bankruptcy NC4-105-02-99			,
99	Po Box 26012			
Po Box 26012	Greensboro, NC 27410			
Greensboro, NC 27410	· ·			
Capital 1 Bank	Capital 1 Bank	CreditCard		610.00
Attn: C/O TSYS Debt	Attn: C/O TSYS Debt Management			
Management	Po Box 5155			
Po Box 5155	Norcross, GA 30091			
Norcross, GA 30091				
Capital One Auto Finance	Capital One Auto Finance	2004 BMW 530		36,400.00
3901 N Dallas Pkwy	3901 N Dallas Pkwy	(40000 miles)		
Plano, TX 75093	Plano, TX 75093			(0.00 secured)
Chase	Chase	CreditCard		Unknown
Attn: Bankruptcy Dept	Attn: Bankruptcy Dept			
Po Box 100018	Po Box 100018			
Kennesaw, GA 30156	Kennesaw, GA 30156			
Citifinancial	Citifinancial	Unsecured		9,906.00
Po Box 499	Po Box 499			
Hanover, MD 21076	Hanover, MD 21076			
Countrywide Home Lending	Countrywide Home Lending	credit line		36,820.00
Attention: Bankruptcy SV-	Attention: Bankruptcy SV-314B			
314B	Po Box 5170			
Po Box 5170	Simi Valley, CA 93062			
Simi Valley, CA 93062				<u> </u>
Delta Employees Cr Uni	Delta Employees Cr Uni	Unsecured		47,468.00
Hartsfield Airport	Hartsfield Airport			
Atlanta, GA 30320	Atlanta, GA 30320			

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Darrell Keith Kiner	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]
Delta Employees Cr Uni	Delta Employees Cr Uni	2003 Porsche 911		30,600.00
Hartsfield Airport	Hartsfield Airport	Carrerra (40000		
Atlanta, GA 30320	Atlanta, GA 30320	miles)		(0.00 secured)
Select Portfolio Svcin 3815 South West Temple	Select Portfolio Svcin 3815 South West Temple	RealEstateMortgag eWithoutOtherColl ateral		46,793.00
Salt Lake City, UT 84115 Smith Rouchn	Salt Lake City, UT 84115 Smith Rouchn	10 At T		209.00
1456 Ellis Ave Jackson, MS 39204	1456 Ellis Ave Jackson, MS 39204	IU AL I		209.00
Suntrust Bank	Suntrust Bank	line of credit		50,000.00
Suntrust Bank Atlanta 25 Park Place Atlanta, GA 30303	Suntrust Bank Atlanta 25 Park Place Atlanta, GA 30303	CreditLineSecured		50,948.00 (Unknown secured)
Wells Fargo Attn: Collection Servicing, 1st Floor, M 1 Home Campus	M 1 Home Campus	CreditCard		2,787.00
Des Moines, IA 50328	Des Moines, IA 50328			
Wf Fin Bank Po Box 182125 Columbus, OH 43218	Wf Fin Bank Po Box 182125 Columbus, OH 43218	CheckCreditOrLine OfCredit		5,448.00

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

I, **Darrell Keith Kiner**, 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 2, 2008	Signature	/s/ Darrell Keith Kiner	
			Darrell Keith Kiner	
			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.

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

American General Finan 5495 Old National Hwy St Atlanta, GA 30349

Bank of America Attn: Bankruptcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27410

Beneficial/hfc Po Box 1547 Chesapeake, VA 23327

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase Manhattan Mortgage Att: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219 Citifinancial Po Box 499 Hanover, MD 21076

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Delta Employees Cr Uni Hartsfield Airport Atlanta, GA 30320

Delta Employees Credit Union

Heilig Meyers 6851 Shannon Pkwy Union City, GA 30291

Household Mortgage Services Po Box 9068 Brandon, FL 33509

National City Bank Attn: Bankruptcy Department 6750 Miller Road Brecksville, OH 44141

Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115

Smith Rouchn 1456 Ellis Ave Jackson, MS 39204 Suntrust Bank

Suntrust Bank Atlanta 25 Park Place Atlanta, GA 30303

Wells Fargo Attn: Collection Servicing, 1st Floor, M 1 Home Campus Des Moines, IA 50328

Wf Fin Bank Po Box 182125 Columbus, OH 43218