	l States							Voluntary	y Petition
,	orthern D	1Strict	or Georg		07:-	1			· -
Name of Debtor (if individual, enter Last, Fir Parker, Lois Michele	st, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	st 8 years					used by the a		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all) xxx-xx-2385	xpayer I.D. (ľ	TIN) No./	Complete E		our digits o		r Individual-	Taxpayer I.D. (ITIN) Ì	No./Complete EIN
Street Address of Debtor (No. and Street, City 2687 Old Norcross Road Tucker, GA	, and State):				Address of	f Joint Debtor	(No. and St	reet, City, and State):	
		Г	ZIP Code 30084						ZIP Code
County of Residence or of the Principal Place Dekalb	of Business:		00004	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	'
Mailing Address of Debtor (if different from s PO Box 827 Tucker, GA	street address	s):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street address)):
·		Г	ZIP Code 30085						ZIP Code
Location of Principal Assets of Business Debt (if different from street address above):		99 Mart	in Luther A 30310	King Dr	ive SW				
Type of Debtor (Form of Organization)	-	(Check	of Business			the l	-	ptcy Code Under Whiled (Check one box)	ich
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership	Singl in 11 Railro	U.S.C. § oad	eal Estate as 101 (51B)	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 9 er 11 er 12	of C	hapter 15 Petition for a Foreign Main Proce hapter 15 Petition for a Foreign Nonmain F	eeding Recognition
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Other ☐ Other ☐ Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organi under Title 26 of the United S Code (the Internal Revenue C			e) anization d States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	busi for	ts are primarily ness debts.	
Filing Fee (Check	one box)				one box:		Chapter 11		
■ Full Filing Fee attached □ Filing Fee to be paid in installments (appliattach signed application for the court's cois unable to pay fee except in installments. □ Filing Fee waiver requested (applicable to attach signed application for the court's co	onsideration consideration con	certifying to b). See Offi	hat the debt cial Form 3A only). Must	or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent 1 are less than with this petition were solici	s defined in 11 U.S.C. or as defined in 11 U.S.C. or as defined in 11 U.S. iquidated debts (excluin \$2,190,000. on. on. on with 11 U.S.C. § 1126	S.C. § 101(51D). ding debts owed ne or more
Statistical/Administrative Information ■ Debtor estimates that funds will be availab □ Debtor estimates that, after any exempt pr there will be no funds available for distrib	operty is exc	luded and	administrat		es paid,		THIS	S SPACE IS FOR COUR	Γ USE ONLY
Estimated Number of Creditors		5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets So to \$50,001 to \$100,001 to \$500,001 to \$500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

B1 (Official For	m 1)(1/08)	_	Page 2			
Voluntar	y Petition	Name of Debtor(s): Parker, Lois Michele				
(This page mu	st be completed and filed in every case)					
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	ditional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debt GIR-Parker	or: Properties, LLC	Case Number: 08-84102	Date Filed: 11/25/08			
District: ND GA		Relationship: Operating entity of debtor	Judge: Massey			
	Exhibit A		hibit B whose debts are primarily consumer debts.)			
forms 10K a pursuant to S and is reques	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.)	I, the attorney for the petitioner named have informed the petitioner that [he o 12, or 13 of title 11, United States Cocunder each such chapter. I further certification of the such chapter of the such chapter. I further certification of the such	In the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice			
☐ Exhibit	A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	(Date)			
	Fyh	ibit C				
l	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.		harm to public health or safety?			
I -	Exh eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	-	separate Exhibit D.)			
If this is a joi						
	Information Regardin	_				
_	(Check any ap		to in this District for 190			
-	Debtor has been domiciled or has had a residence, principal 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, ge	eneral 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.					
	Certification by a Debtor Who Reside (Check all app		ty			
	Landlord has a judgment against the debtor for possession		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 in	for possession, after the judgment for	possession was entered, and			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become due	e during the 30-day period			
l 🗆	Debtor certifies that he/she has served the Landlord with the	his certification, (11 U.S.C. § 362(1)).				

Case 08-84350 Document 1 Filed 11/29/2008 Page 3 of 8 B1 (Official Form 1)(1/08) Page 3 Name of Debtor(s): Voluntary Petition Parker, Lois Michele (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign [If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [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). ☐ 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 I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ Lois Michele Parker Signature of Foreign Representative Signature of Debtor Lois Michele Parker Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer November 29, 2008 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 Date compensation and have provided the debtor with a copy of this document Signature of Attorney* 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 X /s/ PHILIP L. PLESKA chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) 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. PHILIP L. PLESKA 581850 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) PLESKA & ASSOCIATES, LLC Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 900 CIRCLE 75 PKWY, STE 800 ATLANTA, GA 30339 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 Address preparer.)(Required by 11 U.S.C. § 110.) 770-933-9009 Fax: 770-933-0304 OR 770-933-9479 Telephone Number November 29, 2008 Address 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. Date Signature of Debtor (Corporation/Partnership) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 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 Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. Signature of Authorized Individual If more than one person prepared this document, attach additional sheets

Printed Name of Authorized Individual

Title of Authorized Individual

Date

conforming to the appropriate official form for each person.

fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Georgia

		· ·			
In re	Lois Michele Parker		Case No.		
		Debtor(s)	Chapter	11	

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

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

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

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

 \Box 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/ Lois Michele Parker	
	Lois Michele Parker	

Date: **November 29, 2008**

Case 08-84350 Document 1 Filed 11/29/2008 Page 6 of 8

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Northern District of Georgia

In re	Lois Michele Parker		Case No.	
		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]
Home Depot Credit Services PO Box 6029 The Lakes, NV 88901	Home Depot Credit Services PO Box 6029 The Lakes, NV 88901	credit card charges for rental property		3,200.00
Redi Floors, Inc, 1791 Williams Drive Marietta, GA 30066	Redi Floors, Inc, 1791 Williams Drive Marietta, GA 30066	flooring for rental property		4,100.00

B4 (Official Form 4) (12/07) - Cont. In re Lois Michele Parker	Debtor(s)		Cas	e No	
LIST O	F CREDITORS HOLDING (Contin	G 20 LAI nuation Sh		URED CLAIMS	
(1)	(2)		(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and compl mailing address, including zip code, employee, agent, or department of co familiar with claim who may be cont	of of greditor	Nature of claim (trade lebt, bank loan, government contract, tc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
	DECLARATION UNDI ON BEHALF OF A CORP e Parker, the debtor in this case, de prrect to the best of my information	PORATION CONTRACTOR CO	ON OR PARTN er penalty of perjury	ERSHIP	oregoing list
Date November 29, 2008			chele Parker ele Parker		

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.

Debtor

Mindy S. Planer, Esq 1100 Peachtree St #2800 Kilpatrick Stockton LLP Atlanta, GA 30309

Harriett Isenberg Esq 7000 Peachtree Dunwoody Rd Bldg 15, Ste 100 Atlanta, GA 30328

Home Depot Credit Services PO Box 6029
The Lakes, NV 88901

Midland Loan Services, Inc. 10851 Mastin Suite 300 Servicer for Duetsche Bank NTC Overland Park, KS 66210

Redi Floors, Inc, 1791 Williams Drive Marietta, GA 30066