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		Document	Page 1 of 42		

B1 (Official Form 1)(1/08)								
United Nor	uptcy (of Georgi					tary Petition		
Name of Debtor (if individual, enter Last, First SCALES, ALBERT III	, Middle):		Name	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):					used by the J maiden, and		n the last 8 year :	'S
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5038				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, and State): 1988 FAIRGREEN DR Stone Mountain, GA ZIP Code				Street Address of Joint Debtor (No. and Street, City, and State):				
County of Residence or of the Principal Place of		0087	Count	y of Reside	nce or of the	Principal Pla	ce of Business:	
Dekalb								
Mailing Address of Debtor (if different from street address):				g Address	of Joint Debt	or (if differen	nt from street ad	dress): ZIP Code
ZIP Code								
Location of Principal Assets of Business Debtor (if different from street address above):747 DAVIS ROAD SUITE 700 Stockbridge, GA 30281								
Type of Debtor (Form of Organization)		f Business			-	-	tcy Code Unde ed (Check one	
 (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.) (Check one box) Health Care Business Single Asset Real Estate as de 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 organiz under Title 26 of the United St Code (the Internal Revenue Code)			defined	 Chapt Chapt Chapt Chapt Chapt Chapt 	er 9 er 11 er 12	of □ Ch	a Foreign Main apter 15 Petitio	n for Recognition Proceeding n for Recognition nain Proceeding
			nization States	States "incurred by an individual primarily for				
Filing Fee (Check o	ne box)			one box:		Chapter 11 l		J.S.C. § 101(51D).
 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. 				Debtor is if: Debtor's a to insiders all applica A plan is	not a small by aggregate non s or affiliates) ble boxes: being filed w	usiness debto acontingent line are less than ith this petitic	r as defined in 1 quidated debts (\$2,190,000. on.	(excluding debts owed
				classes of	creditors, in	accordance w	vith ¹¹ U.S.C. §	1126(b).
 Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prop there will be no funds available for distribut 	perty is excluded and a	dministrativ		s paid,		THIS	SPACE IS FOR C	COURT USE ONLY
Estimated Number of Creditors Image: Constraint of the second s	□ □ 1,000- 5,001- 5,000 10,000	10,001-	25,001- 50,000	□ 50,001- 100,000	OVER 100,000			
Estimated Assets Image: Solution of the state sta	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion				
Estimated Liabilities Image: S0 to \$50,001 to \$100,001 to \$50,000 \$50,000 \$100,000 \$500,000 to \$1 million \$100,000 \$100,000 \$100,000	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion				

ase 09-89296	

	Case 09-89296 Doc 1 Filed 11/02/09 Document	Entered 11/02/09 17:3 Page 2 of 42	
B1 (Official For Voluntar	y Petition	Name of Debtor(s):	Page 2
	<i>st be completed and filed in every case)</i>	SCALES, ALBERT III	
(This page mu	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, attach a	additional sheet)
Location Where Filed:	northern district of georgia	Case Number: 09-80145	Date Filed: 8/04/09
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more th	an one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B al whose debts are primarily consumer debts.)
forms 10K a pursuant to S	pleted 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.)	have informed the petitioner that [he 12, or 13 of title 11, United States C	ed in the foregoing petition, declare that I e or she] may proceed under chapter 7, 11, ode, and have explained the relief available ertify that I delivered to the debtor the notice
🛛 Exhibit	A is attached and made a part of this petition.	X /s/ LEONARD R MEDLE Signature of Attorney for Debtor LEONARD R MEDLEY II	(s) (Date)
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)
	Information Regardin (Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal ass	
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pendin	g in this District.
	Debtor is a debtor in a foreign proceeding and has its prine this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is a defend	ant in an action or
	Certification by a Debtor Who Reside (Check all app		erty
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	d, 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		
	Debtor has included in this petition the deposit with the co after the filing of the petition.	ourt of any rent that would become d	lue during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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B1 (Official Form 1)(1/08)	Document	Page 3 of 42 Page 3
Voluntary Petition		Name of Debtor(s): SCALES, ALBERT III
(This page must be completed and filed in every case	·)	SCALES, ALDERT III
		atures
Signature(s) of Debtor(s) (Individua	·	Signature of a Foreign Representative
I declare under penalty of perjury that the information petition is true and correct. [If petitioner is an individual whose debts are primarily has chosen to file under chapter 7] I am aware that I mchapter 7, 11, 12, or 13 of title 11, United States Code, available under each such chapter, and choose to proce [If no attorney represents me and no bankruptcy petition petition] I have obtained and read the notice required b I request relief in accordance with the chapter of title 1 specified in this petition.	v consumer debts and ay proceed under understand the relief eed under chapter 7. on preparer signs the by 11 U.S.C. §342(b).	 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 /s/ ALBERT SCALES, III		X
Signature of Debtor ALBERT SCALES, III		Signature of Foleign Representative
X		Printed Name of Foreign Representative
Signature of Joint Debtor		
		Date
Telephone Number (If not represented by attorne	;y)	Signature of Non-Attorney Bankruptcy Petition Preparer
November 2, 2009		I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date Signature of Attorney*		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 /s/ LEONARD R MEDLEY III Signature of Attorney for Debtor(s) LEONARD R MEDLEY III 500685 Printed Name of Attorney for Debtor(s) MEDLEY & KOSAKOSKI, LLC Firm Name 2839 PACES FERRY RD SUITE 850 ATLANTA, GA 30339		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 us individual sector de Social Security prepared to a fease
Address Email: LEONARD@M		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.)
Telephone Number		
November 2, 2009		Address
*In a case in which § 707(b)(4)(D) applies, this signatu certification that the attorney has no knowledge after an information in the schedules is incorrect.		X
Signature of Debtor (Corporation/Pa	rtnership)	Date
I declare under penalty of perjury that the information petition is true and correct, and that I have been author on behalf of the debtor. The debtor requests relief in accordance with the chapt States Code, specified in this petition.	ized to file 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		
X		If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual		conforming to the appropriate official form for each person.
Title of Authorized Individual		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.
Date		

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Georgia

In re **ALBERT SCALES, III**

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.

 \Box 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.*

 \Box 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. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 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.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

 \Box 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.);

 \Box 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/ ALBERT SCALES, III
ALBERT SCALES, III

Date: November 2, 2009

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B7 (Official Form 7) (12/07)

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United States Bankruptcy Court Northern District of Georgia

ALBERT SCALES, III In re

Debtor(s)

Case No. Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None П

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar vear to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$0.00	SOURCE 2009 YTD: SOLID SOURCE
\$1,900.00	2008 SOLILD SOURCE
\$5,600.00	2007: SOLID SOURCE
\$85,800.00	2009 YTD: RENTAL INCOME
\$94,800.00	2008: RENTAL INCOME
\$19,000.00	2007: RENTAL INCOME

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 NAME AND ADDRESS OF CREDITOR AND
 AMOUNT STILL

 RELATIONSHIP TO DEBTOR
 DATE OF PAYMENT
 AMOUNT PAID
 OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT		COURT OR AGENCY	STATUS OR
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION
GARDEN WALK HOA V ALBERT SCALES, III	Civil	STATE COURT OF DEKALB COUNTY	Judgment

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

	ND ADDRESS OF FOR OR SELLER	FORECLOSURE SALE, TRANSFER OR RETURN		AND VALUE OF PERTY
	6. Assignments and receivership	8		
None	this case. (Married debtors filing u	perty for the benefit of creditors made wit inder chapter 12 or chapter 13 must inclu- ouses are separated and a joint petition is	de any assignment b	
NAME A	ND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASS	SIGNMENT OR SETTLEMENT
None	preceding the commencement of the	in the hands of a custodian, receiver, or on his case. (Married debtors filing under char whether or not a joint petition is filed, un	apter 12 or chapter	13 must include information concerning
	ND ADDRESS USTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
	7. Gifts			
None	and usual gifts to family members aggregating less than \$100 per rec	tions made within one year immediately aggregating less than \$200 in value per in ipient. (Married debtors filing under chap not a joint petition is filed, unless the spor	ndividual family me oter 12 or chapter 13	mber and charitable contributions must include gifts or contributions by
	AND ADDRESS OF OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
	8. Losses			
None	since the commencement of this of	r casualty or gambling within one year ir casualty or gambling within one year ir case. (Married debtors filing under chapter tion is filed, unless the spouses are separated on the spouse of the second of the	er 12 or chapter 13 r	nust include losses by either or both
	PTION AND VALUE PROPERTY	DESCRIPTION OF C LOSS WAS COVERI BY INSURANCE		IN PART
	9. Payments related to debt cour	nseling or bankruptcy		
None		y transferred by or on behalf of the debtor ief under the bankruptcy law or preparation his case.		
OF F MEDLEY	ND ADDRESS PAYEE / & KOSAKOSKI, LLC CES FERRY RD	DATE OF PAYMEN' NAME OF PAYOR IF O THAN DEBTOR 8/19/09	,	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 7500
SUITE 8	50 ʿA, GA 30339			

3

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OF CONSU 100 ED SUITE 1	AND ADDRESS PAYEE MER CREDIT COUNSELING GEWOOD 800 GA 30303		NAME OF P	F PAYMENT, AYOR IF OTHER N DEBTOR		AMOUNT OF MO ESCRIPTION AN OF PROPERT	D VALUE
	10. Other transfers						
None	a. List all other property, other transferred either absolutely or filing under chapter 12 or chap spouses are separated and a joi	as security w oter 13 must i	within two years im include transfers by	mediately preceding the	e commencement of	this case. (Married	debtors
	AND ADDRESS OF TRANSFER ELATIONSHIP TO DEBTOR	REE,	DATE	DESCR	NIBE PROPERTY T AND VALUE RE		
None	b. List all property transferred trust or similar device of which			mmediately preceding t	the commencement of	of this case to a self	f-settled
NAME C DEVICE	OF TRUST OR OTHER		DATE(S) OF TRANSFER(S	VALUI	NT OF MONEY OF E OF PROPERTY O PPERTY		
	11. Closed financial accounts	5					
None	List all financial accounts and otherwise transferred within o r financial accounts, certificates cooperatives, associations, bro include information concerning unless the spouses are separate	ne year imme of deposit, o kerage house g accounts of	ediately preceding th r other instruments; es and other financia r instruments held by	he commencement of the shares and share accoun- il institutions. (Married y or for either or both s	is case. Include cheo ints held in banks, cr debtors filing under	cking, savings, or o redit unions, pensio chapter 12 or chap	other on funds, oter 13 must
NAME A	AND ADDRESS OF INSTITUTI	ON	DIGITS O	ACCOUNT, LAST FO F ACCOUNT NUMBE JNT OF FINAL BALA	ER, AMC	OUNT AND DATE OR CLOSIN	
	12. Safe deposit boxes						
None	List each safe deposit or other immediately preceding the con depositories of either or both s filed.)	nmencement	of this case. (Marrie	ed debtors filing under	chapter 12 or chapter	r 13 must include b	oxes or
	AND ADDRESS OF BANK THER DEPOSITORY	OF THO	AND ADDRESSE SE WITH ACCESS COR DEPOSITOR	5 DESC	RIPTION ONTENTS	DATE OF TRAN SURRENDEF	
	13. Setoffs						
None	List all setoffs made by any creating commencement of this case. (N spouses whether or not a joint	Aarried debto	ors filing under chap	oter 12 or chapter 13 m	ust include informati	on concerning eith	er or both
NAME A	AND ADDRESS OF CREDITOR	1	DATE OF SI	ETOFF	AMC	OUNT OF SETOFF	1
	14. Property held for anothe	r person					
None	List all property owned by ano	ther person t	hat the debtor holds	or controls.			
NAME A	AND ADDRESS OF OWNER	DESCR	IPTION AND VAL	UE OF PROPERTY	LOCATION OF F	PROPERTY	

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15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME ACADEMY OF BEAUTY SCIENCE LLC	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN 260823419	ADDRESS 747 DAVIS RD SUITE 700 Stockbridge, GA 30281	NATURE OF BUSINESS COSMOTOLOGY SCHOOL	BEGINNING AND ENDING DATES OCT 07 -PRESENT
OAK TREE BUILDER INCORPORATED	582458007	1988 FAIRGREEN DRIVE Stone Mountain, GA 30087	CONSTRUCTION COMPANY	1999-PRESENT
SMILIN DAWG SMOKE LLC	260541740	747 DAVIS RD SUITE 600 Stockbridge, GA 30281	RESTURANT	OCT 08- PRESENT

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS MATHIS AND ASSOCIATES

DATES SERVICES RENDERED 2005- 2007 2008 HAVE NOT BEEN COMPLETED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

6

			7
None		viduals who at the time of the commencement of the books of account and records are not available	this case were in possession of the books of account and records le, explain.
NAME		A	DDRESS
None		itutions, creditors and other parties, including me thin two years immediately preceding the comm	ercantile and trade agencies, to whom a financial statement was encement of this case.
NAME A	ND ADDRESS		DATE ISSUED
	20. Inventories		
None		ast two inventories taken of your property, the na and basis of each inventory.	ame of the person who supervised the taking of each inventory,
DATE OF OCT 200	F INVENTORY 19	INVENTORY SUPERVISOR AL SCALES	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) 19 STYLING CHAIRS. MARKET VALUE 2800.00 STOVE, SMOKER AND FRIDGE VALUE 15000.00
None	b. List the name and ad	dress of the person having possession of the reco	ords of each of the two inventories reported in a., above.
DATE OF OCT 200	F INVENTORY 19	RECORDS AL SCALES 100-900 DA	
	21 . Current Partners	, Officers, Directors and Shareholders	
None	a. If the debtor is a part	nership, list the nature and percentage of partners	ship interest of each member of the partnership.
NAME A	ND ADDRESS	NATURE OF INTERE	ST PERCENTAGE OF INTEREST
None		poration, list all officers and directors of the corp cent or more of the voting or equity securities of	oration, and each stockholder who directly or indirectly owns, the corporation.
ANTHON 747 DAV SUITE 6	ND ADDRESS NY WHITE /IS ROAD 00 idge, GA 30281	TITLE MEMBER	NATURE AND PERCENTAGE OF STOCK OWNERSHIP 33.3 PERCENT MEMBER
ALBERT 747 DAV SUITE 70	SCALES	OWNER	100% MEMBER-ACADEMY OF BEAUTY SCIENCE
ALBERT 1988 FA	SCALES IRGREEN DR ountain, GA 30087	OWNER	100% SHARE HOLDER-OAK TREE BUILDER INCORPORATED

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Filed 11/02/09 Entered 11/02/09 17:37:24 Desc Main 11/02/09 5:41PM Page 13 of 42 Document 8 22. Former partners, officers, directors and shareholders None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case. ADDRESS DATE OF WITHDRAWAL NAME None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. NAME AND ADDRESS DATE OF TERMINATION TITLE 23. Withdrawals from a partnership or distributions by a corporation None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION AND **RELATIONSHIP TO DEBTOR** VALUE OF PROPERTY OF WITHDRAWAL 24. Tax Consolidation Group. None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case. NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN) 25. Pension Funds. None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case. TAXPAYER IDENTIFICATION NUMBER (EIN)

NAME OF PENSION FUND

Case 09-89296

Doc 1

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 2, 2009

Signature /s/ ALBERT SCALES, III ALBERT SCALES. III

Debtor

Penalty for making a false statement: 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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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Northern District of Georgia

In re ALBERT SCALES, III

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, 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]
AES PO BOX 2461 HARRISBURG, PA 17105	AES PO BOX 2461 HARRISBURG, PA 17105	Educational		14,698.00
CHASE PO BOX 15298 WILMINGTON, DE 19850	CHASE PO BOX 15298 WILMINGTON, DE 19850	CreditCard		9,540.00
CHASE PO BOX 15298 WILMINGTON, DE 19850	CHASE PO BOX 15298 WILMINGTON, DE 19850	CreditCard		5,420.00
Dell Financial Services ATTN: BANKRUPTCY DEPT. 12234 NORTH IH 35 AUSTIN, TX 78753	Dell Financial Services ATTN: BANKRUPTCY DEPT. 12234 NORTH IH 35 AUSTIN, TX 78753	ChargeAccount		2,078.00
ENHANCED RECOVERY CORP 8014 BAYBERRY RD JACKSONVILLE, FL 32256	ENHANCED RECOVERY CORP 8014 BAYBERRY RD JACKSONVILLE, FL 32256	CollectionAttorney AT T		336.00
GC Services ATTN: BANKRUPTCY 6330 GULFTON ST. STE 400 HOUSTON, TX 77081	GC Services ATTN: BANKRUPTCY 6330 GULFTON ST. STE 400 HOUSTON, TX 77081	CollectionAttorney DISH NETWORK		459.00
LUEDER LAW FIRM 3455 Peachtree Road, N.E. Atlanta, GA 30326	LUEDER LAW FIRM 3455 Peachtree Road, N.E. Atlanta, GA 30326	643 GARDEN WALK STONE MOUNTAIN GA 30083		2,000.00 (75,117.00 secured) (75,117.00 senior lien)
Macys/fdsb MACY'S BANKRUPTCY PO BOX 8053 MASON, OH 45040	Macys/fdsb MACY'S BANKRUPTCY PO BOX 8053 MASON, OH 45040	ChargeAccount		274.00
WACH/REC P O BOX 3117 WINSTON SALEM, NC 27102	WACH/REC P O BOX 3117 WINSTON SALEM, NC 27102	CreditCard		16,799.00
WACHOVIA CC PO BOX 3117 WINSTON SALEM, NC 27102	WACHOVIA CC PO BOX 3117 WINSTON SALEM, NC 27102	CreditCard		16,799.00

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B4 (Official Form 4) (12/07) - Cont. In re **ALBERT SCALES, III**

Debtor(s)

Case No.

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]
Washington Mutual / Providian ATTN: BANKRUPTCY DEPT. PO BOX 10467 GREENVILLE, SC 29603	Washington Mutual / Providian ATTN: BANKRUPTCY DEPT. PO BOX 10467 GREENVILLE, SC 29603	CreditCard		952.00

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

I, **ALBERT SCALES**, **III**, 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 November 2, 2009

Signature /s/ ALBERT SCALES, III ALBERT SCALES, III 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.

B6A (Official Form 6A) (12/07)

In re

ALBERT SCALES, III

Case No.

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
100-900 DAVIS ROAD STOCKBRIDGE GA 30281	Fee simple	-	1,087,964.61	1,087,964.61
6688 CHUPP RD LITHONIA GA 30253	Fee simple	-	144,000.00	144,000.00
1988 FAIRGREEN DR STONE MOUNTAN GA 30087	Fee simple	-	474,880.00	474,880.00
3481 LAKESIDE DR ATLANTA GA	Fee simple	-	166,893.00	166,893.00
7582 SHALLOW WOOD DR JONESBORO GA	Fee simple	-	97,079.00	97,079.00
643 GARDEN WALK STONE MOUNTAIN GA 30083	Fee simple	-	75,117.00	77,117.00

Sub-Total > 2,045,933.61

(Total of this page)

Total > 2,045,933.61

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

2,043,333.0

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B6B (Official Form 6B) (12/07)

In re

ALBERT SCALES, III

Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		BB&t	-	500.00
			suntrust	-	1,000.00
			bb&t academy of beauty sciences	-	800.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Х			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		furniture at home	-	3,800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6.	Wearing apparel.		clothes at home	-	2,800.00
7.	Furs and jewelry.		rings	-	800.00
8.	Firearms and sports, photographic, and other hobby equipment.		DIGITAL CAMARA	-	200.00
9.	Interests in insurance policies.		guardian whole life	-	500.00
	Name insurance company of each policy and itemize surrender or refund value of each.		option express money market	-	500.00
10.	Annuities. Itemize and name each issuer.	Х			

Sub-Total > **10,900.00** (Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

ALBERT SCALES, III Case No. Debtor **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet) Husband, N O N E Wife, Type of Property Description and Location of Property Joint, or Community 11. Interests in an education IRA as Х defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)

12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.

Х

Х

Х

Х

Х

Х

Х

Х

- 13. Stock and interests in incorporated and unincorporated businesses. Itemize.
- 14. Interests in partnerships or joint ventures. Itemize.
- 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.
- Х 16. Accounts receivable.
- 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.
- 18. Other liquidated debts owed to debtor Х including tax refunds. Give particulars.
- 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.
- 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
- 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.

Current Value of Debtor's Interest in Property,

without Deducting any Secured Claim or Exemption B6B (Official Form 6B) (12/07) - Cont.

In re ALBERT SCALES, III Case No. Debtor SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet) Current Value of Husband, N O N E Wife, Debtor's Interest in Property, Type of Property Description and Location of Property Joint, or without Deducting any Secured Claim or Exemption Community 22. Patents, copyrights, and other Х intellectual property. Give particulars. 23. Licenses, franchises, and other Х general intangibles. Give particulars. 24. Customer lists or other compilations Х containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. **2000 TUNDRA** 2,500.00 25. Automobiles, trucks, trailers, and other vehicles and accessories. Х 26. Boats, motors, and accessories. Х 27. Aircraft and accessories. Х 28. Office equipment, furnishings, and supplies. 2,700.00 **19 STYLING CHAIRS** 29. Machinery, fixtures, equipment, and supplies used in business. SMOKER, STOVE, OVEN AND FRIDGE AT 15,000.00 RESTURANT Х 30. Inventory. Х 31. Animals. Х 32. Crops - growing or harvested. Give particulars.

33. Farming equipment and x implements.
34. Farm supplies, chemicals, and feed. X

35. Other personal property of any kind **X** not already listed. Itemize.

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B6C (Official Form 6C) (12/07)

In re ALBERT SCALES, III	, Debtor	Case No.	
	- PROPERTY CLAIMED AS		
Debtor claims the exemptions to which debtor is entitled u Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	nder: ☐ Check if debtor \$136,875.	claims a homestead exe	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
a <u>sh on Hand</u> 3&t	Ga. Code Ann. § 44-13-100(a)(6)	500.00	500.00
Intrust	Ga. Code Ann. § 44-13-100(a)(6)	1,000.00	1,000.00
ousehold Goods and Furnishings rniture at home	Ga. Code Ann. § 44-13-100(a)(4)	3,800.00	3,800.00
earing Apparel othes at home	Ga. Code Ann. § 44-13-100(a)(6)	2,800.00	2,800.00
i <u>rs and Jewelry</u> ngs	Ga. Code Ann. § 44-13-100(a)(5) Ga. Code Ann. § 44-13-100(a)(6)	500.00 300.00	800.00
rearms and Sports, Photographic and Other Hob GITAL CAMARA	<u>by Equipment</u> Ga. Code Ann. § 44-13-100(a)(6)	200.00	200.00
<u>terests in Insurance Policies</u> aardian whole life	Ga. Code Ann. § 44-13-100(a)(9)	500.00	500.00
tion express money market	Ga. Code Ann. § 44-13-100(a)(6)	500.00	500.00
utomobiles, Trucks, Trailers, and Other Vehicles 00 TUNDRA	Ga. Code Ann. § 44-13-100(a)(3)	2,500.00	2,500.00
achinery, Fixtures, Equipment and Supplies Used STYLING CHAIRS	<u>d in Business</u> Ga. Code Ann. § 44-13-100(a)(6)	300.00	2,700.00

Doc 1

B6D (Official Form 6D) (12/07)

]	[n]	re

ALBERT SCALES, III

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U U	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	U N L L Q U L D A T	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 9542112163			2007	Т	T E D			
BB&T PO BOX 1489 Lumberton, NC 28358		-	First Mortgage 100-900 DAVIS ROAD STOCKBRIDGE GA 30281 Value \$ 1,087,964.61	_			1,087,964.61	0.00
Account No. 32747033			Opened 5/01/03 Last Active 4/02/09				1,007,304.01	0.00
Countrywide Home Lending ATTENTION: BANKRUPTCY SV-314B PO BOX 5170 SIMI VALLEY, CA 93062		-	First Mortgage 3481 LAKESIDE DR ATLANTA GA				400 000 00	0.00
Account No. 132407508		+	Value \$ 166,893.00 Opened 3/01/06 Last Active 6/30/09				166,893.00	0.00
Countrywide Home Lending ATTENTION: BANKRUPTCY SV-314B PO BOX 5170 SIMI VALLEY, CA 93062		-	First Mortgage 7582 SHALLOW WOOD DR JONESBORO GA					
			Value \$ 97,079.00				97,079.00	0.00
Account No. 132704829 Countrywide Home Lending ATTENTION: BANKRUPTCY SV-314B PO BOX 5170 SIMI VALLEY, CA 93062		-	Opened 3/01/06 Last Active 3/26/09 First Mortgage 643 GARDEN WALK STONE MOUNTAIN GA 30083					
			Value \$ 75,117.00	Subi			75,117.00	0.00
1 continuation sheets attached			(Total of				1,427,053.61	0.00

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Case No._____

B6D (Official Form 6D) (12/07) - Cont.

ALBERT SCALES, III In re

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	O D E B T	Hu H V J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN		I S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 40859522			Opened 4/01/06 Last Active 4/14/09	T	D A T E D			
LITTON LOAN SERVICING ATTENTION: BANKRUPTCY 4828 LOOP CENTRAL DRIVE HOUSTON, TX 77081		-	First Mortgage 1988 FAIRGREEN DR STONE MOUNTAN GA 30087 Value \$ 474,880.00				474,880.00	0.00
Account No.			Judgment Lien					0.00
LUEDER LAW FIRM 3455 Peachtree Road, N.E.□□ Atlanta, GA 30326		-	643 GARDEN WALK STONE MOUNTAIN GA 30083					
			Value \$ 75,117.00				2,000.00	2,000.00
Account No.			2001					
TALBOT		-	First Mortgage 6688 CHUPP RD LITHONIA GA 30253					
			Value \$ 144,000.00	1			144,000.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
Sheet $\underline{1}$ of $\underline{1}$ continuation sheets attac		to	(Total of t	Sub Sub			620,880.00	2,000.00
Schedule of Creditors Holding Secured Claims	5		(Report on Summary of So	ſ	ota	al	2,047,933.61	2,000.00

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B6E (Official Form 6E) (12/07)

In re

ALBERT SCALES, III

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

□ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

□ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

□ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to 2,425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

□ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

□ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Case No._____

B6F (Official Form 6F) (12/07)

In re

ALBERT SCALES, III

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Account No. 4807134496PA00001 AES PO BOX 2461 HARRISBURG, PA 17105 Account No. 426684104927 CHASE PO BOX 15298	-		Opened 8/01/06 Last Active 5/27/08 Educational	N G E N T	Ā		1
PO BOX 2461 HARRISBURG, PA 17105 Account No. 426684104927 CHASE PO BOX 15298	-		Educational	1	ED		
CHASE PO BOX 15298					D		14,698.00
PO BOX 15298	+	+	Opened 7/01/05 Last Active 10/05/08	+	┝	┝	14,090.00
WILMINGTON, DE 19850	-		CreditCard				
							9,540.00
Account No. 540933040040 CHASE PO BOX 15298 WILMINGTON, DE 19850	-		Opened 7/01/93 Last Active 5/27/09 CreditCard				
Account No. 79450119010902181		4	Opened 9/01/03 Last Active 7/21/09		╞	╞	5,420.00
Dell Financial Services ATTN: BANKRUPTCY DEPT. 12234 NORTH IH 35 AUSTIN, TX 78753	-		ChargeAccount				
2 continuation sheets attached						1	2,078.00

(Total of this page)

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Case No.

B6F (Official Form 6F) (12/07) - Cont.

ALBERT SCALES, III In re

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLLQULDATED D I S P CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W UTED CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 18458597 Opened 5/01/09 CollectionAttorney AT T ENHANCED RECOVERY CORP **8014 BAYBERRY RD JACKSONVILLE, FL 32256** 336.00 Account No. 778916 Opened 3/01/09 CollectionAttorney DISH NETWORK **GC Services** ATTN: BANKRUPTCY 6330 GULFTON ST. STE 400 HOUSTON, TX 77081 459.00 Account No. 9716638334020 Opened 12/01/04 Last Active 6/12/08 ChargeAccount Macys/fdsb MACY'S BANKRUPTCY PO BOX 8053 **MASON, OH 45040** 274.00 Opened 10/26/06 Last Active 5/31/09 Account No. 414730896938 CreditCard WACH/REC P O BOX 3117 WINSTON SALEM, NC 27102 16,799.00 Account No. 4147308969381592 Opened 10/01/06 Last Active 1/16/09 CreditCard WACHOVIA CC **PO BOX 3117** WINSTON SALEM, NC 27102 16,799.00 Subtotal

Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

34,667.00

CREDITOR'S NAME, MAILING ADDRESS

INCLUDING ZIP CODE.

AND ACCOUNT NUMBER

(See instructions above.)

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Case No.

UNL QUI DATED

CONTINGENT

D I S P

U T E D

AMOUNT OF CLAIM

952.00

B6F (Official Form 6F) (12/07) - Cont.

ALBERT SCALES, III In re

Account No. 0300403547

Debtor

DATE CLAIM WAS INCURRED AND

IS SUBJECT TO SETOFF, SO STATE.

CONSIDERATION FOR CLAIM. IF CLAIM

Opened 7/01/93 Last Active 4/01/01

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community

CreditCard

Washington Mutual / Providian ATTN: BANKRUPTCY DEPT. PO BOX 10467 **GREENVILLE, SC 29603** Account No. Account No. Account No.

CODEBTOR

н

w

J

С

Account No. Sheet no. 2 of 2 sheets attached to Schedule of Subtotal 952.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

Total (Report on Summary of Schedules)

67,355.00

B6G (Official Form 6G) (12/07)

In re

0

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ALBERT SCALES, III

Case No.

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. **B6H (Official Form 6H) (12/07)**

In re

.

ALBERT SCALES, III

Case No.

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-89296

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B6I (Official Form 6I) (12/07)

In re ALBERT SCALES, III

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	OF DEBTOR AND SF	POUSE			
Single	RELATIONSHIP(S): Daughter	AGE(S): 16			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer					
How long employed					
Address of Employer					
INCOME: (Estimate of average or pro	pjected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	\$	0.00	\$	N/A	
2. Estimate monthly overtime	\$	0.00	\$	N/A	
3. SUBTOTAL		\$	0.00	\$	N/A
 4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social securit b. Insurance c. Union dues d. Other (Specify): 	ty	\$\$ \$ \$	0.00 0.00 0.00 0.00	\$ \$ \$	N/A N/A N/A N/A N/A
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS	\$	0.00	\$	
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$	0.00	\$	N/A
8. Income from real property9. Interest and dividends	usiness or profession or farm (Attach detailed state payments payable to the debtor for the debtor's use	\$\$	0.00 11,200.00 0.00	\$ \$	N/A N/A N/A
dependents listed above 11. Social security or government assis		\$\$	0.00	\$	N/A N/A
· • • • • • • • • • • • • • • • • • • •		\$	0.00	\$	N/A
12. Pension or retirement income13. Other monthly income		\$	0.00	\$	N/A
(a. 10.)		\$\$	0.00	\$\$	N/A N/A
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	11,200.00	\$	N/A
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	11,200.00	\$	N/A
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line		\$	11,200	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)		Document	Page 30 of 42		11/02/09 3.41FW

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Debtor(s)

ALBERT SCALES, III

In re

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

□ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,971.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$	50.00
c. Telephone	\$	200.00
d. Other CABLE	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	250.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	50.00
c. Health	\$	250.00
d. Auto	\$	65.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	;	
plan)		
a. Auto	\$	0.00
b. Other bb&t	\$	9,300.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules a if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		14,986.00
20. STATEMENT OF MONTHLY NET INCOME		

20.		
a.	Average monthly income from Line 15 of Schedule I	\$ 11,200.00
b.	Average monthly expenses from Line 18 above	\$ 14,986.00
c.	Monthly net income (a. minus b.)	\$ -3,786.00

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Document Page 31 of 42 United States Bankruptcy Court

Northern District of Georgia

In	re ALBERT SCALES, III	Case No.	
	Debtor(s)	Chapter	11
	DISCLOSURE OF COMPENSATION OF ATTORNE	EY FOR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am th compensation paid to me within one year before the filing of the petition in bankruptcy, or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankrup	agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept	\$	7,500.00
	Prior to the filing of this statement I have received	\$	7,500.00
	Balance Due	\$	0.00
2.	<u>1,039.00</u> of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	Debtor Dther (specify):		
4.	The source of compensation to be paid to me is:		
	Debtor Deter (specify):		
5.	■ I have not agreed to share the above-disclosed compensation with any other person unles	ss they are memb	ers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons who a copy of the agreement, together with a list of the names of the people sharing in the com-		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of t	he bankruptcy ca	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determine b. Preparation and filing of any petition, schedules, statement of affairs and plan which may c. Representation of the debtor at the meeting of creditors and confirmation hearing, and an d. [Other provisions as needed] 	be required; y adjourned hear	ings thereof;
	Negotiations with secured creditors to reduce to market value; exemptive reaffirmation agreements and applications as needed; preparation and 522(f)(2)(A) for avoidance of liens on household goods.		
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following serv	rice:	

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 2, 2009	/s/ LEONARD R MEDLEY III
	LEONARD R MEDLEY III 500685
	MEDLEY & KOSAKOSKI, LLC
	2839 PACES FERRY RD
	SUITE 850
	ATLANTA, GA 30339
	770 319 7592 Fax: 770 319 7594
	LEONARD@MKALAW.COM

Case 09-89296

Doc 1

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Georgia

In re

.

ALBERT SCALES, III

Debtor

Chapter_____11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	2,045,933.61		
B - Personal Property	Yes	3	31,100.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		2,047,933.61	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		67,355.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			11,200.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			14,986.00
Total Number of Sheets of ALL Schedu	ıles	15			
	T	otal Assets	2,077,033.61		
			Total Liabilities	2,115,288.61	

Case 09-89296

United States Bankruptcy Court Northern District of Georgia

In re

.

ALBERT SCALES, III

Debtor

Case No._____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Doc 1

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
 Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column 	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

Case 09-89296 Doc 1

B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Georgia

In re **ALBERT SCALES, III**

Debtor(s)

Case No. Chapter

11

11/02/09 5:41PM

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **17** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 2, 2009

Signature

ALBERT SCALES, III Debtor

/s/ ALBERT SCALES, III

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

In re **ALBERT SCALES, III**

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: November 2, 2009

/s/ ALBERT SCALES, III

ALBERT SCALES, III Signature of Debtor

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

<u>Chapter 11</u>: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ LEONARD R MEDLEY III

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

LEONARD R MEDLEY III 500685

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

ALBERT SCALES, III	$\chi_{}$ /s/ ALBERT SCALES, III	November 2, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	Х	
	Signature of Joint Debtor (if any)	Date

November 2, 2009

Date

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B22B (Official Form 22B) (Chapter 11) (01/08)

ALBERT SCALES, III In re Debtor(s)

Case Number:

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. CALCULATIO	N OF CURRENT	MONTHLY INC	OME			
	Marital/filing status. Check the box that applies an	nd complete the balance	e of this part of this state	ment as	directed.		
1	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.						
1	b. D Married, not filing jointly. Complete only co						
	c. D Married, filing jointly. Complete both Colu	Spouse'	s Income'') f	or Lines 2-10.			
	All figures must reflect average monthly income rec	eived from all sources	, derived during the six	Co	lumn A	Column B	
	calendar months prior to filing the bankruptcy case,						
	the filing. If the amount of monthly income varied		you must divide the		ebtor's ncome	Spouse's Income	
	six-month total by six, and enter the result on the ap	ppropriate line.		11	licome	Income	
2	Gross wages, salary, tips, bonuses, overtime, com	missions.		\$	0.00	\$	
	Net income from the operation of a business, pro-	fession, or farm. Subt	act Line b from Line a				
	and enter the difference in the appropriate column(s						
	profession or farm, enter aggregate numbers and pro-	ovide details on an atta	chment. Do not enter a				
3	number less than zero.						
5		Debtor	Spouse				
	a. Gross receipts	\$ 0.00 \$ 0.00					
	b. Ordinary and necessary business expenses						
		Subtract Line b from I		\$	0.00	\$	
	Net Rental and other real property income. Subt						
	difference in the appropriate column(s) of Line 4. I						
4		Debtor	Spouse				
	a. Gross receipts b. Ordinary and necessary operating expenses	\$ 11,200.00 \$ 0.00					
	b. Ordinary and necessary operating expenses c. Rent and other real property income	Subtract Line b from		<i>.</i>	44.000.00	ф.	
5	Interest, dividends, and royalties.	Subtract Line 0 from		\$	11,200.00		
6	Pension and retirement income.			\$	0.00		
0				\$	0.00	\$	
	Any amounts paid by another person or entity, o expenses of the debtor or the debtor's dependents						
7	purpose. Do not include alimony or separate maint						
	debtor's spouse if Column B is completed.	chance payments of an	iounts paid by the	\$	0.00	\$	
	Unemployment compensation. Enter the amount in	the appropriate colun	un(s) of Line 8	Ψ	0.00	Ψ	
	However, if you contend that unemployment compe						
	benefit under the Social Security Act, do not list the						
8	or B, but instead state the amount in the space below						
	Unemployment compensation claimed to						
	be a benefit under the Social Security Act Debtor	\$ 0.00 Spc	ouse \$	\$	0.00	¢	
	Income from all other sources. Specify source and	1		Ψ	0.00	ψ	
	on a separate page. Total and enter on Line 9. Do n						
	payments paid by your spouse if Column B is cor						
	alimony or separate maintenance. Do not include						
9	Security Act or payments received as a victim of a v						
	victim of international or domestic terrorism.						
		Debtor	Spouse				
	a.	\$	\$				
	b.	\$	\$	\$	0.00	\$	
10	Subtotal of current monthly income. Add lines 2	thru 9 in Column A, an	d, if Column B is		T		
10	completed, add Lines 2 thru 9 in Column B. Enter	the total(s).		\$	11,200.00	\$	

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B22B (O	fficial Form 22B) (Chapter 11) (01/08)	2
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	11,200.00
	Part II. VERIFICATION	
12	I declare under penalty of perjury that the information provided in this statement is true and correct. (If t must sign.) Date: November 2, 2009 Date: /s/ ALBERT SCA ALBERT SCALE (Debtor	ALES, III ES, III

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Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **05/01/2009** to **10/31/2009**.

Line 4 - Rent and other real property income Source of Income: **RENTAL INCOME**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	05/2009	\$11,200.00	\$0.00	\$11,200.00
5 Months Ago:	06/2009	\$11,200.00	\$0.00	\$11,200.00
4 Months Ago:	07/2009	\$11,200.00	\$0.00	\$11,200.00
3 Months Ago:	08/2009	\$11,200.00	\$0.00	\$11,200.00
2 Months Ago:	09/2009	\$11,200.00	\$0.00	\$11,200.00
Last Month:	10/2009	\$11,200.00	\$0.00	\$11,200.00
	Average per month:	\$11,200.00	\$0.00	
			Average Monthly NET Income:	\$11,200.00

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AES PO BOX 2461 HARRISBURG, PA 17105

BB&T PO BOX 1489 Lumberton, NC 28358

CHASE PO BOX 15298 WILMINGTON, DE 19850

CHASE PO BOX 15298 WILMINGTON, DE 19850

Countrywide Home Lending ATTENTION: BANKRUPTCY SV-314B PO BOX 5170 SIMI VALLEY, CA 93062

Countrywide Home Lending ATTENTION: BANKRUPTCY SV-314B PO BOX 5170 SIMI VALLEY, CA 93062

Countrywide Home Lending ATTENTION: BANKRUPTCY SV-314B PO BOX 5170 SIMI VALLEY, CA 93062

Dell Financial Services ATTN: BANKRUPTCY DEPT. 12234 NORTH IH 35 AUSTIN, TX 78753

ENHANCED RECOVERY CORP 8014 BAYBERRY RD JACKSONVILLE, FL 32256

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GC Services ATTN: BANKRUPTCY 6330 GULFTON ST. STE 400 HOUSTON, TX 77081

LITTON LOAN SERVICING ATTENTION: BANKRUPTCY 4828 LOOP CENTRAL DRIVE HOUSTON, TX 77081

LUEDER LAW FIRM 3455 Peachtree Road, N.E. Atlanta, GA 30326

Macys/fdsb MACY'S BANKRUPTCY PO BOX 8053 MASON, OH 45040

TALBOT

WACH/REC P O BOX 3117 WINSTON SALEM, NC 27102

WACHOVIA CC PO BOX 3117 WINSTON SALEM, NC 27102

Washington Mutual / Providian ATTN: BANKRUPTCY DEPT. PO BOX 10467 GREENVILLE, SC 29603