

B1 (Official Form 1)(1/08)

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bowen, Charles E. Jr.	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):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1321	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): 4055 Randall Farm Road Atlanta, GA	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 30339	ZIP Code
County of Residence or of the Principal Place of Business: Cobb	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 1680 Westview Drive SW Atlanta, GA	Mailing Address of Joint Debtor (if different from street address):
ZIP Code 30310	ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY

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

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

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

Name of Debtor(s):
Bowen, Charles E. Jr.

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

/s/ Charles E. Bowen, Jr.
Signature of Debtor **Charles E. Bowen, Jr.**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 6, 2009
Date

Signatures

Signature of a Foreign Representative

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

(Check only one box.)

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

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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

/s/ Ashley Reynolds Ray
Signature of Attorney for Debtor(s)

Ashley Reynolds Ray 601559
Printed Name of Attorney for Debtor(s)

Scroggins & Williamson
Firm Name

127 Peachtree St. NE
1500 Candler Bldg.
Atlanta, GA 30303

Address

Email: centralstation@swlawfirm.com

404-893-3880 Fax: 404-893-3886
Telephone Number

November 6, 2009
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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

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

In re Charles E. Bowen, Jr.

Debtor(s)

Case No.

Chapter 11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[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.]*

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

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

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

Signature of Debtor: /s/ Charles E. Bowen, Jr.
Charles E. Bowen, Jr.

Date: November 6, 2009

B4 (Official Form 4) (12/07)

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

In re Charles E. Bowen, Jr.

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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Ace Private Risk Services PO Box 94836 Cleveland, OH 44101-4836	Ace Private Risk Services PO Box 94836 Cleveland, OH 44101-4836	Homeowner Insurance		5,082.50
AT&T PO Box 772349 Ocala, FL 34477	AT&T PO Box 772349 Ocala, FL 34477	Cell Phone		320.00
Baldwin Co EMC PO Box 220 Summerdale, AL 36580	Baldwin Co EMC PO Box 220 Summerdale, AL 36580	Utilities		426.00
Bennett Thrasher PC 3625 Cumberland Blvd Suite 1000 Atlanta, GA 30339	Bennett Thrasher PC 3625 Cumberland Blvd Suite 1000 Atlanta, GA 30339	Accounting Fees		90,358.43
Camp Carolina PO Box 919 Brevard, NC 28712	Camp Carolina PO Box 919 Brevard, NC 28712	Summer Camp		2,450.00
Cushing Morris Armbruster 191 Peachtree St Suite 4500 Atlanta, GA 30303	Cushing Morris Armbruster 191 Peachtree St Suite 4500 Atlanta, GA 30303	Legal Fees		4,725.00
Dupree & Kimbrough 49 Green Street Marietta, GA 30061	Dupree & Kimbrough 49 Green Street Marietta, GA 30061	Legal and Expert Fees		200,000.00
Esquire 2700 Centennial Tower 101 Marietta St. Atlanta, GA 30303	Esquire 2700 Centennial Tower 101 Marietta St. Atlanta, GA 30303	Court Reporting		1,034.40
FIA Card Services PO Box 15026 Wilmington, DE 19850	FIA Card Services PO Box 15026 Wilmington, DE 19850	Credit Cards		3,758.61
Ga Power 1088 Concord Rd Smyrna, GA 30080	Ga Power 1088 Concord Rd Smyrna, GA 30080	Utility		500.00
Georgia Commerce Bank 3625 Cumberland Blvd Bldg 2 Atlanta, GA 30339	Georgia Commerce Bank 3625 Cumberland Blvd Bldg 2 Atlanta, GA 30339	Personal Guaranty	Contingent	300,000.00

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

In re **Charles E. Bowen, Jr.**

Case No. _____

Debtor(s) _____

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Hutcheson Horticulture 400 Arnold Mill Way Woodstock, GA 30188	Hutcheson Horticulture 400 Arnold Mill Way Woodstock, GA 30188	Landscaping		2,160.00
Jones & Kolb Ten Piedmont Center Suite 100 Atlanta, GA 30305	Jones & Kolb Ten Piedmont Center Suite 100 Atlanta, GA 30305			545.00
Jubilee Landscape PO Box 171 Daphne, AL 36526	Jubilee Landscape PO Box 171 Daphne, AL 36526	Landscaping		21,318.50
Pam Rubin 5017 Buckline Crossing Atlanta, GA 30338	Pam Rubin 5017 Buckline Crossing Atlanta, GA 30338		Unliquidated	1,000.00
Student Transport, Inc Woodward Academy 1662 Rugby Ave College Park, GA 30337	Student Transport, Inc Woodward Academy 1662 Rugby Ave College Park, GA 30337	Tuition/Bus		1,900.00
Wachovia Bank, N.A. Central Bankruptcy Dept VA 735 PO Box 13765 Roanoke, VA 24037	Wachovia Bank, N.A. Central Bankruptcy Dept VA 735 PO Box 13765 Roanoke, VA 24037	Overdraft Line of Credit		8,500.00
Wachovia Bank, N.A. Central Bankruptcy Dept VA 735 PO Box 13765 Roanoke, VA 24037	Wachovia Bank, N.A. Central Bankruptcy Dept VA 735 PO Box 13765 Roanoke, VA 24037	Personal Guarantee	Contingent	1,500,000.00
Wachovia Card Services Central Bnrptcy Dept VA 7359 PO Box 13765 Roanoke, VA 24037	Wachovia Card Services Central Bnrptcy Dept VA 7359 PO Box 13765 Roanoke, VA 24037	Credit Card		1,168.00
Warner, Mayoue, Bates & McGough 3350 Riverwood Pkwy Suite 2300 Atlanta, GA 30339	Warner, Mayoue, Bates & McGough 3350 Riverwood Pkwy Suite 2300 Atlanta, GA 30339	Legal Fees		375,264.52

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

In re **Charles E. Bowen, Jr.**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Charles E. Bowen, Jr.**, 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 6, 2009**

Signature **/s/ Charles E. Bowen, Jr.**

Charles E. Bowen, Jr.

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

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

In re Charles E. Bowen, Jr.

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 6, 2009

/s/ Charles E. Bowen, Jr.

Charles E. Bowen, Jr.

Signature of Debtor

Ace Private Risk Services
PO Box 94836
Cleveland, OH 44101-4836

American Express
PO Box 981535
El Paso, TX 79998-1531

Amy Bowen
4055 Randall Farm Rd.
Atlanta, GA 30339

Arrow Exterminators
561 C Thornton Road
GA 30057

AT&T
PO Box 772349
Ocala, FL 34477

Baldwin Co EMC
PO Box 220
Summerdale, AL 36580

Baldwin County Revenue Comm
PO Box 1549
Bay Minette, AL 36507

Bank Of America
PO Box 15026
Wilmington, DE 19850-5026

Bennett Thrasher PC
3625 Cumberland Blvd
Suite 1000
Atlanta, GA 30339

Bowen & Associates
195 Mendel Drive
Atlanta, GA 30336

Caldwell & Watson, LLP
5825 Glenridge Dr.
Bldg. Two, Suite 200
Atlanta, GA 30328

Camp Carolina
PO Box 919
Brevard, NC 28712

CenturyTel
PO Box 4300
Carol Stream, IL 60197-4300

Chalamy Properties, LLC
1680 Westview Dr.
Atlanta, GA 30310

Charles E. Bowen, Sr.
453 Chateau Drive
Atlanta, GA 30305

Charter Communications
1260 W Spring St
Smyrna, GA 30080

Cherokee T&CC
155 W. Paces Ferry Rd
Atlanta, GA 30363

City of Orange Beach
PO Box 740
Orange Bch, AL 36561

Cobb Co Tax Commissioner
736 Whitlock Ave
Suite 100
Marietta, GA 30061

Cobb Co Water System
660 South Cobb Dr
Marietta, GA 30060-3105

Cushing Morris Armbruster
191 Peachtree St
Suite 4500
Atlanta, GA 30303

Dupree & Kimbrough
49 Green Street
Marietta, GA 30061

Esquire
2700 Centennial Tower
101 Marietta St.
Atlanta, GA 30303

F. Coll Bowen, III
195 Mendel Drive
Atlanta, GA 30336

FIA Card Services
PO Box 15026
Wilmington, DE 19850

GA Dept. of Revenue
PO Box 740323
Atlanta, GA 30374-0323

Ga Power
1088 Concord Rd
Smyrna, GA 30080

Georgia Commerce Bank
3625 Cumberland Blvd
Bldg 2
Atlanta, GA 30339

Hadley Termite & Pest
PO Box 639
Summerdale, AL 36580

Hutcheson Horticulture
400 Arnold Mill Way
Woodstock, GA 30188

Internal Revenue Service
Centralized Insolvency
P.O. Box 21126
Philadelphia, PA 19114

Jones & Kolb
Ten Piedmont Center
Suite 100
Atlanta, GA 30305

Jubilee Landscape
PO Box 171
Daphne, AL 36526

Mary Long
Abrams Davis Mason Long LLC
1100 Pchtree St., Ste 2860
Atlanta, GA 30309

McDonald Ventures VI, LLC
3715 Northside Pkway
Suite 700
Atlanta, GA 30327

Mediacom
207 A Trammell Squ
Atmore, AL 36502

Nezhat Medical
Suite 276
5555 P tree-Dunwoody Rd
Atlanta, GA 30342

Northwestern Mutual Life Insur
East Wisconsin Avenue
Milwaukee, WI 53202

O Callaghan HVAC
1385 English St.
Bldg B
Atlanta, GA 30318

Orange Beach Water
PO Box 247
Orange Beach, FL 36561

Pam Rubin
5017 Buckline Crossing
Atlanta, GA 30338

Piedmont Driving Club
1215 Piedmont Ave
Atlanta, GA 30309

Professional Document Services
1600 Northside Dr
Suite 175
Atlanta, GA 30318

Progressive Specialty Ins
Wells Fargo Ins Svcs
4401 Northside Pkway
Atlanta, GA 30327

Regions Mortgage
PO Box 18001
Hattiesburg, MS 39404-8001

Reliable Sanitation
PO Box 5609
Douglasville, GA 30154

Stream Energy
PO Box 80681
Atlanta, GA 30366

Student Transport, Inc
Woodward Academy
1662 Rugby Ave
College Park, GA 30337

Terminix
1000 Williams Dr
Ste 1014
Atlanta, GA 30066

The Nine Oclocks
PO Box 78847
Atlanta, GA 30357

The Westminster Schools
1424 W Paces Ferry Rd
Atlanta, GA 30327

UBS Bank USA
c/o UBS Financial Srvs Inc.
1000 Harbor Blvd. 7th Floor
Weehawken, NJ 07086

Victoria Smith Court Reporting
785 Andora Court
Marietta, GA 30064

Vinings Vail HOA
1585 Old Norcross Rd
Suite 101
Lawrenceville, GA 30046

Wachovia Bank, N.A.
Central Bankruptcy Dept VA 735
PO Box 13765
Roanoke, VA 24037

Wachovia Card Services
Central Bnkruptcy Dept VA 7359
PO Box 13765
Roanoke, VA 24037

Warner, Mayoue, Bates & McGough
3350 Riverwood Pkwy
Suite 2300
Atlanta, GA 30339

Wilbert Burial Vault Company
195 Mendel Drive SW
Atlanta, GA 30336

William B. Thorpe
2971 Paces Lake
Atlanta, GA 30339

United States Bankruptcy Court
Northern District of Georgia

In re Charles E. Bowen, Jr.
Debtor(s)

Case No. _____
Chapter 11

**PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)**

I, Charles E. Bowen, Jr., declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ___
- I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date November 6, 2009

Signature /s/ Charles E. Bowen, Jr.
Charles E. Bowen, Jr.
Debtor