B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition Southern District of Georgia Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Harper, Jr., Vanessa, B Harper, Jr., Joseph, A. All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Dilgavanal f/d/b/a JaMar Packaging d/b/a Pro Lube f/d/b/a Able Transport Pro Lube of Statesboro **Able Transportation** Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): xxx-xx-9995, 58-2397011 (Dilgavanal, Inc.) than one, state all): xxx-xx-6666 26-2738950 (Pro Lube of Statesboro) 54-2069277 (Able Transportation, Inc.) Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 800 B Highway 80 East 800 B Highway 80 East Statesboro, GA Statesboro, GA ZIP CODE 30461 ZIP CODE 30461 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Candler Candler Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 800 B Highway 80 East 800 B Highway 80 East Statesboro, GA Statesboro, GA ZIP CODE ZIP CODE 30461 30461 Location of Principal Assets of Business Debtor (if different from street address above): 800 B Highway 80 East, Statesboro, GA ZIP CODE 30461 Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ☐ Health Care Business ☐ Chapter 7 ☐ Chapter 15 Petition for ☐ Single Asset Real Estate as defined in 11 Recognition of a Foreign Individual (includes Joint Debtors) Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding ■ Railroad Chapter 11 V Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Chapter 12 Recognition of a Foreign Partnership ☐ Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts ✓** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). 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 Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

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 ✓ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	Page 2
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 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over	-
expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over	NLY
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over	
1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over	
1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over	
1,000 2,001 10,001 20,001 0.001	
49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000	
Estimated Assets	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 \$500,000 \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion	
\$50,000 \$100,000 \$500,000 \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million	
Estimated Liabilities	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$500,000,001 More than \$1	
\$50,000 \$100,000 \$500,000 \$1 to \$10 to \$50 to \$100 to \$500 to \$100 to \$500	
million million million million million	

B 1 (Official Form	m 1) (1/08) Case: 09-60491 Doc#:1	Filed:06/01/09 Page:3 of 11	FORM B1, Page 2
Voluntary Petit (This page must	cion be completed and filed in every case)	Name of Debtor(s): Joseph A. Harper, Jr., Vanessa B Harp	er, Jr.
	All Prior Bankruptcy Cases Filed Within I	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 a	<u> </u>
Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with the Securi of the Securities Exc	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and ties and Exchange Commission pursuant to Section 13 or 15(d) hange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily co I, the attorney for the petitioner named in the foregor have informed the petitioner that [he or she] may properly 12, or 13 of title 11, United States Code, and have available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	onsumer debts) ong petition, declare that I oceed under chapter 7, 11, explained the relief
LAHIOR A IS at	tached and made a part of this petition.	X Not Applicable Signature of Attorney for Debtor(s)	Date
	E	xhibit C	
	or have possession of any property that poses or is alleged to pose it C is attached and made a part of this petition.	a threat of imminent and identifiable harm to public hea	.lth or safety?
	E	xhibit D	
(To be completed by	every individual debtor. If a joint petition is filed, each spouse me	ust complete and attach a separate Exhibit D.)	
✓ Exhibit D	completed and signed by the debtor is attached and made a part of	f this petition.	
If this is a joint petiti	on:		
✓ Exhibit D	also completed and signed by the joint debtor is attached and mad	e a part of this petition.	
		arding the Debtor - Venue ny applicable box)	
Ø	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		lays immediately
	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 p has no principal place of business or assets in the United States b this District, or the interests of the parties will be served in regar	out is a defendant in an action or proceeding [in a federal	
	=	sides as a Tenant of Residential Property applicable boxes.)	
	Landlord has a judgment against the debtor for possession of debtor	otor's residence. (If box checked, complete the following)	ı.
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess		ted to cure the
	Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due during the 30-day perio	d after the
	Debtor certifies that he/she has served the Landlord with this cer	tification. (11 U.S.C. § 362(1)).	

B 1 (Official Form 1) (1/08)	Filed:06/01/09 Page:4 of 11 FORM B1, Page		
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Joseph A. Harper, Jr., Vanessa B Harper, Jr.		
Sign	natures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
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	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.		
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code.		
[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).	Certified Copies of the documents required by § 1515 of title 11 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X s/ Joseph A. Harper, Jr.	X Not Applicable		
Signature of Debtor Joseph A. Harper, Jr.	(Signature of Foreign Representative)		
X s/ Vanessa B Harper, Jr.			
Signature of Joint Debtor Vanessa B Harper, Jr. Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)		
6/1/2009	Date		
Date			
Signature of Attorney	Signature of Non-Attorney Petition Preparer		
X s/ Jesse C. Stone Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined		
Jesse C. Stone Bar No. 684325	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 of Attorney for Debtor(s) / Bar No.			
Merrill & Stone, LLC			
Firm Name	as required in that section. Official 10th 17 is different.		
Post Office Box 129 Swainsboro, GA 30401			
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer		
	Printed Name and title, if any, of Bankrupicy Fetition Frepares		
478-237-7029 478-237-9211	Social-Security number (If the bankruptcy petition preparer is not an individual, state		
Telephone Number 6/1/2009	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Date			
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership)	X Not Applicable		
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.	Date		
The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
Code, specified in this petition.	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		
X Not Applicable Signature of Authorized Individual	individual.		
Signature of Futurolized marriada.	If more than one person prepared this document, attach to the appropriate official for each person.		
Printed Name 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		
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.		

Date

Case: 09-60491 Doc#:1 Filed:06/01/09 Page:5 of 11

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Southern District of Georgia

In re	Joseph A. Harper, Jr.	Vanessa B Harper, Jr.	Case No.	
		Debtors	Chapter	_11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1) Name of creditor

and complete mailing address including zip code

(2)

Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted

(3)

Nature of claim (trade debt, bank loan, government contract, etc.)

(4)

Indicate if claim is contingent, unliquidated, disputed or subject to setoff (5)

Amount of claim [if secured also state value of security]

The Bank of Soperton P.O. Box 26

Soperton, GA 30457

\$15,470.00

SECURED VALUE: \$750,000.00

BB&T **Metter Branch**

2 SE Broad Street

Metter, GA 30439-1614

\$845.90

SECURED VALUE: \$23,500.00

Darby Bank P.O. Box 870

Vidalia, GA 30475-0870

\$20,614.94

SECURED VALUE: \$26,614.94

City of Statesboro P.O. Box 348 Statesboro, GA 30459-0348

City of Statesboro

\$1,242.86

P.O. Box 348 Statesboro, GA 30459-0348 \$314.85

James W. Deal **Bulloch Co. Tax Commissioner** P.O. Box 245 Statesboro, GA 30459-0245

\$6,712.70

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

HSBC/GM

Card Services Dept. 9600

Carol Stream, IL 60128-9600

In re	Joseph A. Harper, Jr.	Vanessa B Harper, Jr.	, Case No.	
		Debtors	Chapter	11

LIST OF CRED	ITORS HOLDING	20 LARGEST	UNSECURE	D CLAIMS
(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Julie Reaves Toombs Co. Tax Commissioner P.O. Box 458 Lyons, GA 30436-0458				\$516.14
City of Vidalia P.O. Box 280 Vidalia, GA 30475-0280				\$1.028.13
Pineland State Bank P.O. Box 178 Metter, GA 30439				\$13,121.93
BB&T Item Processing Center P.O. Box 580048 Charlotte, NC 28258-0048				\$50,000.00
Sea Island Bank P.O. Box 568 Statesboro, GA 30459-0568				\$6,600.00

\$4,955.02

Case: 09-60491 Doc#:1 Filed:06/01/09 Page:7 of 11

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

In re	Joseph A. Harper, Jr.	Vanessa B Harper, Jr.	, Case No.	
		Debtors	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)

Name of creditor and complete mailing address including zip code (2)

Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted

(3)

Nature of claim (trade debt, bank loan, government contract, etc.) (4)

Indicate if claim is contingent, unliquidated, disputed or subject to setoff (5)

Amount of claim [if secured also state value of security]

Sears Credit Card P.O. Box 183082 Columbus, OH 43218-3082

\$3,459.24

Rapid Advance 7316 Wisconsin Ave. Bethesda, MD 20814

CONTINGENT

\$4,400.00

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.

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UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF GEORGIA

In re:		Case No.		
Joseph A. Harper, Jr.				
		Chapter	11	
Vanessa B Harper, Jr.				
Debtor(s).				
CEF	RTIFICATION OF CRE	DITOR MAI	LING MATRIX	
provided on the diskette schedules. Accordingly, submitted on computer the best of my knowledge	(or by ECF submission) matc I hereby certify under penalty diskette or electronically via th	hes exactly the of perjury that t e CM/ECF system of creditors	ertify that the creditor information creditor information provided on the he master mailing list of creditors em is true, correct, and complete listing provided on the diskette/ECF ne schedules.	j to
responsibility of the debits (3) the various schedule	tor and the debtor's attorney; (as and statements required by	2) the court will the Bankruptcy	aring the creditor listing are the shared rely on the creditor listing for all mailin Rules are not used for mailing purpose this diskette or electronic submission	igs; es;
The master mailing list of	of creditors is submitted via:			
□ computer diske	ette listing a total of	_ creditors which	h corresponds exactly to the schedules	; or
electronic mean	ns (ECF) listing a total of <u>22</u> c	reditors which c	orresponds exactly to the schedules.	
		s/ Joseph A.	A. Harper, Jr.	
		Debtor	narper, Jr.	
			B Harper, Jr.	
			Harper, Jr.	
		Joint Debto	r	
		s/ Jesse C.		
		Jesse C. S		
		Attorney for	Debtor(s)	
Date: 6/1/2009				
Revised: 10/05			EXHIBI	T 1

B 203 (12/94)

UNITED STATES BANKRUPTCY COURTSouthern District of Georgia

In re:	Joseph A. Harper, Jr.		Vanessa B Harper, Jr.	Case No.	
		Debtors		Chapter	<u>11</u>
	DISCLOS	SURE C	FOR DEBTOR	OF ATTORNE	Y
and pai	rsuant to 11 U.S.C. § 329(a) and Bankrd that compensation paid to me within or d to me, for services rendered or to be rennection with the bankruptcy case is as	ne year beforendered on l	re the filing of the petition in bankrupto	cy, or agreed to be	or(s)
	For legal services, I have agreed to ac	cept		;	\$ 15,000.00
	Prior to the filing of this statement I have	ve received		:	\$ 5,000.00
	Balance Due			:	\$ 10,000.00
2. The	e source of compensation paid to me wa	as:			
	☑ Debtor		Other (specify)		
3. The	e source of compensation to be paid to i	me is:			
	✓ Debtor		Other (specify)		
4. S	I have not agreed to share the abov of my law firm.	e-disclosed	compensation with any other person u	unless they are members ar	nd associates
	_	ent, together	pensation with a person or persons w with a list of the names of the people s render legal service for all aspects of t	sharing in the compensation	
	cluding:				
a)	Analysis of the debtor's financial situa petition in bankruptcy;	uation, and r	endering advice to the debtor in deteri	mining whether to file	
b)	Preparation and filing of any petition	n, schedules	, statement of affairs, and plan which i	may be required;	
c)	Representation of the debtor at the	meeting of c	reditors and confirmation hearing, and	d any adjourned hearings th	ereof;
d)	Representation of the debtor in adve	ersary proce	edings and other contested bankrupto	cy matters;	
e)	[Other provisions as needed] None				
6. By	agreement with the debtor(s) the above	e disclosed f	ee does not include the following servi	ices:	
	Plus \$275.00 per hour for ad	ditional re	elated work or such other rate i	is allowed by the Cour	t.
			CERTIFICATION		
	certify that the foregoing is a complete si esentation of the debtor(s) in this bankru			ment to me for	
Date	ed: 6/1/2009				
			s/ Jesse C. Stone Jesse C. Stone, Bar No	. 684325	

Merrill & Stone, LLC Attorney for Debtor(s) Case: 09-60491 Doc#:1 Filed:06/01/09 Page:10 of 11

UNITED STATES BANKRUPTCY COURT SOUTHERN 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 before 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

Chapter 7: 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)

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B 201 Page 2

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

Chapter 11: 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 Trustee, 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 the Debtor

We, the debtors, affirm that we have received and read this notice.

Joseph A. Harper, Jr.	X <u>s/ Joseph A. Harper, Jr.</u>	6/1/2009
Vanessa B Harper, Jr.	Joseph A. Harper, Jr.	
vallessa B Harper, 51.	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	Xs/ Vanessa B Harper, Jr.	6/1/2009
Case No. (if known)	Vanessa B Harper, Jr.	
·	Signature of Joint Debtor	Date