

United States Bankruptcy Court
Eastern District of North Carolina

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Miracle Christian International Life Center

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./Complete EIN or other Tax ID No. (if more than one, state all)
56-2075653

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)

Street Address of Debtor (No. & Street, City, and State):
303 East Nash Street
Wilson, NC
ZIP Code
27893

Street Address of Joint Debtor (No. & Street, City, and State):
ZIP Code

County of Residence or of the Principal Place of Business:
Wilson

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):
4519 Riverbirch Rd., North
Wilson, NC
ZIP Code
27896

Mailing Address of Joint Debtor (if different from street address):
ZIP Code

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

Type of Debtor (Form of Organization)
(Choose one box)
[ ] Individual (includes Joint Debtors)
[X] Corporation (includes LLC and LLP)
[ ] Partnership
[ ] Other (If debtor is not one of the above entities, check this box and provide the information requested below.)
State type of entity:

Nature of Business
(Choose all applicable boxes.)
[ ] Health Care Business
[ ] Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
[ ] Railroad
[ ] Stockbroker
[ ] Commodity Broker
[ ] Clearing Bank
[X] Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)

Chapter of Bankruptcy Code Under Which the Petition is Filed (Choose one box)
[ ] Chapter 7 [X] Chapter 11 [ ] Chapter 15 Petition for Recognition of a Foreign Main Proceeding
[ ] Chapter 9 [ ] Chapter 12 [ ] Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
[ ] Chapter 13

Nature of Debts (Choose one box)
[ ] Consumer/Non-Business [X] Business

Filing Fee (Choose one box)
[X] 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.

Chapter 11 Debtors
Check one box:
[X] 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).
Check if:
[X] Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

Statistical/Administrative Information
[X] 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.

THIS SPACE IS FOR COURT USE ONLY

Table with 10 columns: Estimated Number of Creditors. Rows for 1-49, 50-99, 100-199, 200-999, 1000-5000, 5001-10000, 10001-25000, 25001-50000, 50001-100000, OVER 100000. [X] in 100-199 column.

Table with 9 columns: Estimated Assets. Rows for \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, More than \$100 million. [X] in \$100,001 to \$500,000 column.

Table with 9 columns: Estimated Debts. Rows for \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, More than \$100 million. [X] in \$100,001 to \$500,000 column.

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Miracle Christian International Life Center</b>
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**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
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**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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<p align="center"><b>Exhibit A</b></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> <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p align="center"><b>Exhibit B</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.</p> <p>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.</p> <p><b>X</b> _____ Signature of Attorney for Debtor(s) Date</p>
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<p align="center"><b>Exhibit C</b></p> <p>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?</p> <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	<p align="center"><b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b></p> <input type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
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**Information Regarding the Debtor (Check the Applicable Boxes)**

**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.

**Statement 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.

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

Name of Debtor(s):  
**Miracle Christian International Life Center**

**Signatures**

**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 §342(b) of the Bankruptcy Code.  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Debtor

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
Date

**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 §1515 of title 11 are attached.

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

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

**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 19B 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

**X** \_\_\_\_\_  
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:

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.*

**Signature of Attorney**

**X** /s/ John G. Rhyne  
Signature of Attorney for Debtor(s)

**John G. Rhyne 17570**  
Printed Name of Attorney for Debtor(s)

**Hinson & Rhyne, P.A.**  
Firm Name

**P.O. Box 7479**  
**Wilson, NC 27895**

\_\_\_\_\_  
Address

**252-291-1746 Fax: 252-291-2521**  
Telephone Number

**March 31, 2006**  
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.

**X** /s/ Calvin Suggs  
Signature of Authorized Individual

**Calvin Suggs**  
Printed Name of Authorized Individual

**President**  
Title of Authorized Individual

**March 31, 2006**  
Date

**United States Bankruptcy Court  
Eastern District of North Carolina**

In re **Miracle Christian International Life Center**  
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, indicate that by stating "a minor child" and 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>
<b>Bank of America PO Box 2463 Spokane, WA 99210-2463</b>	<b>Bank of America PO Box 2463 Spokane, WA 99210-2463</b>	<b>Trade debt/Credit Card</b>		<b>15,929.69</b>
<b>Platinum Plus for Business PO Box 15469 Wilmington, DE 19886-5469</b>	<b>Platinum Plus for Business PO Box 15469 Wilmington, DE 19886-5469</b>	<b>Trade debt/Credit Card</b>		<b>10,897.51</b>
<b>Heritage Bank P.O. Box 100 Lucama, NC 27851-0700</b>	<b>Heritage Bank P.O. Box 100 Lucama, NC 27851-0700</b>	<b>Trade debt. Purchase of church pews. Unsecured</b>		<b>10,564.93</b>
<b>Mechanics and Farmers Bank PO Box 1932 Durham, NC 27702</b>	<b>Mechanics and Farmers Bank PO Box 1932 Durham, NC 27702</b>	<b>Trade debt/Credit Card</b>		<b>3,500.00</b>
<b>Employment Security Commission P.O. Box 26504 Raleigh, NC 27611</b>	<b>Employment Security Commission P.O. Box 26504 Raleigh, NC 27611</b>			<b>Unknown</b>
<b>GMAC c/o Pamela Keenan P.O. Box 19766 Raleigh, NC 27619</b>	<b>GMAC c/o Pamela Keenan P.O. Box 19766 Raleigh, NC 27619</b>	<b>2004 Chrysler Pacifica -- vehicle has been repossessed. Ownership interest is unknown.</b>		<b>Unknown  (Unknown secured)</b>
<b>Internal Revenue Service Attn: Special Procedures 320 Federal Place Greensboro, NC 27402</b>	<b>Internal Revenue Service Attn: Special Procedures 320 Federal Place Greensboro, NC 27402</b>			<b>Unknown</b>
<b>North Carolina Dept. of Revenue P.O. Box 1168 Raleigh, NC 27602</b>	<b>North Carolina Dept. of Revenue P.O. Box 1168 Raleigh, NC 27602</b>			<b>Unknown</b>
<b>Wilson County Tax Collector Attn: Randy Faircloth P.O. Box 1162 Wilson, NC 27894-1162</b>	<b>Wilson County Tax Collector Attn: Randy Faircloth P.O. Box 1162 Wilson, NC 27894-1162</b>			<b>Unknown</b>

In re **Miracle Christian International Life Center**

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>

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

I, the President of the corporation named as 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 **March 31, 2006**

Signature **/s/ Calvin Suggs**  
**Calvin Suggs**  
**President**

*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  
Eastern District of North Carolina**

In re **Miracle Christian International Life Center**  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

**VERIFICATION OF CREDITOR MATRIX**

I, the President of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: **March 31, 2006**

**/s/ Calvin Suggs**  
**Calvin Suggs/President**  
Signer/Title

Miracle Christian International Life Center -

North Carolina Dept. of Revenue  
P.O. Box 1168  
Raleigh, NC 27602

Internal Revenue Service  
Attn: Special Procedures  
320 Federal Place  
Greensboro, NC 27402

Employment Security Commission  
P.O. Box 26504  
Raleigh, NC 27611

AFS Commercial Credit  
1 Infiinte Loop  
Cupertino, CA 95014

Bank of America  
PO Box 2463  
Spokane, WA 99210-2463

Cornerstone Bank  
Attn: Managing Agent  
P.O. Box 8189  
Wilson, NC 27896

Ford Motor Credit  
National Bankruptcy Service Center  
P.O. Box 537901  
Livonia, MI 48153-7901

GE Capital Corporation  
Avid Financial Services  
10 Riverview Dr.  
Danbury, CT 06810

GMAC  
c/o Pamela Keenan  
P.O. Box 19766  
Raleigh, NC 27619

Heritage Bank  
P.O. Box 100  
Lucama, NC 27851-0700

Interim Holdings, LLC  
Capital Servicing, Inc.  
50 Portland Pier, Ste. 400  
Portland, ME 04101

Jonathan E. Friesen  
Substitute Trustee  
314 New Street  
New Bern, NC 28560

Mechanics and Farmers Bank  
PO Box 1932  
Durham, NC 27702

Platinum Plus for Business  
PO Box 15469  
Wilmington, DE 19886-5469

The Reverend and Teresa Suggs  
4519 Riverbirch Rd.  
Wilson, NC 27896

Ward & Smith, P.A.  
P.O. Box 8088  
Greenville, NC 27835-8088

Wilson County Tax Collector  
Attn: Randy Faircloth  
P.O. Box 1162  
Wilson, NC 27894-1162