

United States Bankruptcy Court Western District of North Carolina, Shelby Division	Voluntary Petition
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Name of Debtor (if individual, enter Last, First, Middle): Wilson, James Nile Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Wilson, Cynthia Ivester
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All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): See Schedule Attached	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Cynthia I. Wilson
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Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5537 / 20-2170489	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9195
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Street Address of Debtor (No. & Street, City, State & Zip Code): 142 Reep Rd. Kings Mountain, NC	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 142 Reep Rd. Kings Mountain, NC
ZIPCODE 28086	ZIPCODE 28086

County of Residence or of the Principal Place of Business: Cleveland	County of Residence or of the Principal Place of Business: Cleveland
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Mailing Address of Debtor (if different from street address): ZIPCODE	Mailing Address of Joint Debtor (if different from street address): ZIPCODE
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Location of Principal Assets of Business Debtor (if different from street address above): 508 N. City St., Kings Mountain, NC	ZIPCODE 28086
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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 checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-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 <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> 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
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	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million 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	
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 checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million 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	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Wilson, James Nile Jr. & Wilson, Cynthia Ivester	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: Western Dist Of NC, Charlotte Div - Husband Only	Case Number: 91-31286	Date Filed: 6/13/91	
Location Where Filed: N/A	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 § 342(b) of the Bankruptcy Code.</p> <p style="text-align: center;">X _____ Signature of Attorney for Debtor(s) Date</p>	
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?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
Information Regarding the Debtor - Venue			
(Check any applicable box.)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			

(Name of landlord or lessor that obtained judgment)			

(Address of landlord or lessor)			
<input type="checkbox"/> 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			
<input type="checkbox"/> 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.			
<input type="checkbox"/> 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):

Wilson, James Nile Jr. & Wilson, Cynthia Ivester

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 State 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.

X /s/ James Nile Wilson, Jr.

Signature of Debtor

James Nile Wilson, Jr.

X /s/ Cynthia Ivester Wilson

Signature of Joint Debtor

Cynthia Ivester Wilson

Telephone Number (If not represented by attorney)

August 1, 2008

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 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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ William S. Gardner

Signature of Attorney for Debtor(s)

William S. Gardner 32684

Printed Name of Attorney for Debtor(s)

Gardner Law Offices

Firm Name

P.O. Box 1000

Address

Shelby, NC 28151-1000

Telephone Number

August 1, 2008

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 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); 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

X

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

Date

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 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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Debtor(s)

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

All Other Names used by the Debtor in the last 8 years:

James N. Wilson, Jr.
James N. Wilson
dba Performance Lawn & Irrigation, Inc.
Nile Wilson

United States Bankruptcy Court
Western District of North Carolina, Shelby Division

IN RE:

Case No. _____

Wilson, James Nile Jr.

Chapter 11

Debtor(s)

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.

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

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

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

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

[] 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

- [] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
[] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
[] Active military duty in a military combat zone.

[] 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/ James Nile Wilson, Jr.

Date: August 1, 2008

United States Bankruptcy Court
Western District of North Carolina, Shelby Division

IN RE:

Case No. _____

Wilson, Cynthia Ivester

Chapter 11

Debtor(s)

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.

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

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

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

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

[] 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

- [] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
[] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
[] Active military duty in a military combat zone.

[] 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/ Cynthia Ivester Wilson

Date: August 1, 2008

UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

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.

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.

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.

Chapter 13: 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 instalments 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 [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

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

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.)

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

Certificate of the Debtor

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

Wilson, James Nile Jr. & Wilson, Cynthia Ivester

Printed Name(s) of Debtor(s)

X */s/ James Nile Wilson, Jr.*

Signature of Debtor **8/01/2008**
Date

Case No. (if known) _____

X */s/ Cynthia Ivester Wilson*

Signature of Joint Debtor (if any) **8/01/2008**
Date

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:

Case No. _____

Wilson, James Nile Jr. & Wilson, Cynthia IvesterChapter **11**

Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

(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)
Smith Turf & Irrigation P.O. Box 669388 Charlotte, NC 28266-9388				72,476.48
Southeast Spreading Co. 3550 Work Drive Unit B1 Fort Myers, FL 33916				63,051.45
Wachovia Bank N.A. Bankruptcy Dept. VA 7359 P.O. Box 13765 Roanoke, VA 24037-3765				49,500.00
Kerns Trucking, Inc. P.O. Box 534364 Atlanta, GA 30353-4364				27,477.08
Capital Construction, LLC 704 Ramsgate Dr. Spartanburg, SC 29301				16,920.00
John Deere Landscapes 11601 Downs Rd. Pineville, NC 28134				16,666.01
RSC Equipment Rental P.O. Box 840514 Dallas, TX 75284-0514				13,667.32
Gaston Rentals, Inc. P.O. Box 1501 Gastonia, NC 28053-1501				13,077.72
Rednour Tree & Tractor Service, Inc. 2120 Mauney Lane Gastonia, NC 28052				12,100.00
Bunch, Inc. 1503 S. Battleground Rd. Kings Mountain, NC 28086				53,000.00 Collateral: 41,927.00 Unsecured: 11,073.00
Smith & Dad 121 Siena Dr. Kings Mountain, NC 28086				11,000.00
Blue Max Materials P.O. Box 1559 Indian Trail, NC 28079				10,919.98
Sunbelt Rentals, Inc. P.O. Box 409211 Atlanta, GA 30384-9211	(866) 786-2358			10,698.64

Ford Motor Credit Company
Drawer 55-953
P.O. Box 55000
Detroit, MI 48255

34,768.30
Collateral:
25,475.00
Unsecured:
9,293.30

HFC
P.O. Box 9618
Virginia Beach, VA 23450-9618

9,239.51

IKEX LLC
L & P Financial Services Co.
P.O. Box 60984
Charlotte, NC 28260

9,229.83

Quality Landscaping Materials
1250 Bessemer City Rd.
Gastonia, NC 28052

9,131.26

Latham's Nursery, Inc.
2317 E. Lawyers Rd.
Monroe, NC 28110

9,056.62

Hometown Hardware
110 S. Railroad Ave.
Kings Mountain, NC 28086

8,460.25

Super Sod - Charlotte
P.O. Box 68
Pineville, NC 28134

8,401.33

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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: August 1, 2008

Signature /s/ James Nile Wilson, Jr.
of Debtor

James Nile Wilson, Jr.

Date: August 1, 2008

Signature /s/ Cynthia Ivester Wilson
of Joint Debtor
(if any)

Cynthia Ivester Wilson

**United States Bankruptcy Court
Western District of North Carolina, Shelby Division**

IN RE:

Case No. _____

Wilson, James Nile Jr. & Wilson, Cynthia Ivester

Chapter **11**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **August 1, 2008**

Signature: */s/ James Nile Wilson, Jr.*

James Nile Wilson, Jr.

Debtor

Date: **August 1, 2008**

Signature: */s/ Cynthia Ivester Wilson*

Cynthia Ivester Wilson

Joint Debtor, if any

Wilson, James Nile Jr.
142 Reep Rd.
Kings Mountain, NC 28086

All Seasons Parts & Service
615 North Post Rd.
Shelby, NC 28150

BB&T Bankruptcy Section
100-70-01-51
P.O. Box 1847
Wilson, NC 27894-1847

Wilson, Cynthia Ivester
142 Reep Rd.
Kings Mountain, NC 28086

American Eagle Outfitters
P.O. Box 103024
Roswell, GA 30076

Belk
P.O. Box 981490
El Paso, TX 79998-1490

Gardner Law Offices
P.O. Box 1000
Shelby, NC 28151-1000

American Eagle Outfitters
P.O. Box 530942
Atlanta, GA 30353-0942

Belk/GEMB
P.O. Box 981400
El Paso, TX 79998-1400

Bankruptcy Administrator
402 W. Trade St., Room 200
Charlotte, NC 28202

American Express
P.O. Box 650448
Dallas, TX 75265-0448

BellSouth Security Systems
Protective One
P.O. Box 5714
Carol Stream, IL 60197-5714

IRS
P.O. Box 21126
Philadelphia, PA 19114

American Express
P.O. Box 297879
Ft. Lauderdale, FL 33329-7879

Binswanger Glass
P.O. Box 277586
Atlanta, GA 30384-7586

N.C. Department Of Revenue
P.O. Box 25000
Raleigh, NC 27640-0002

Arbor Fields
5820 Lawyers Rd. E.
Marshville, NC 28103

Blue Max Materials
P.O. Box 1559
Indian Trail, NC 28079

NC Department Of Revenue
P.O. Box 1168
Raleigh, NC 27602

Arnold's Jewelry
226 S. Washington St.
Shelby, NC 28150

Bunch, Inc.
1503 S. Battleground Rd.
Kings Mountain, NC 28086

U.S. Attorney's Office
Suite 1700, Carillon Bldg.
227 W. Trade St.
Charlotte, NC 28202

Bank Of America
P.O. Box 1390
Norfolk, VA 23501-1390

Capital Construction, LLC
704 Ramsgate Dr.
Spartanburg, SC 29301

United States Attorney
Room 207 U.S. Courthouse
100 Otis Street
Asheville, NC 28801

Bank Of America Bankruptcy Dept.
Dept NC4-105-03-14
P.O. Box 26012
Greensboro, NC 27420

Carolina Tractor & Equipment Co.
P.O. Box 75054
Charlotte, NC 28275-0054

Acton Mobile Industries
P.O. Box 758689
Baltimore, MD 21275-8689

BB&T
PO Box 2306
Wilson, NC 27894

Carolinas Medical Center
P.O. Box 32861
Charlotte, NC 28232-2861

Caterpillar Financial Services
P.O. Box 13834
Newark, NJ 07188-0834

CitiMortgage, Inc.
1111 Northpoint Dr., Suite 100
Coppell, TX 75019

Experian
P.O. Box 2002
Allen, TX 75013

Caterpillar Financial Services
P.O. Box 340001
Nashville, TN 37203

Cleveland Cty Tax Collector
P.O. Box 370
Shelby, NC 28151-0370

Fastprint Colors
1635 S. Lafayette St.
Shelby, NC 28152

Certegy Check Services, Inc.
P.O. Box 30046
Tampa, FL 33663

CNH Capital
Dept CH 10460
Palatine, IL 60055-0460

Fifth Third Auto Leasing Trust
P.O. Box 630041
Cincinnati, OH 45263-0041

Chase Auto Finance
P.O. Box 78101
Phoenix, AZ 85062-8101

Computer Connections, Inc.
P.O. Box 321
Shelby, NC 28151-0321

Fifth Third Auto Leasing Trust
MD1MOCBO-3161
Cincinnati, OH 45263

Chase Auto Finance
P.O. Box 260161
Baton Rouge, LA 70826-0161

CSC Credit Services
652 N. Sam Houston Pkwy E. Ste 400
P.O. Box 674402
Houston, TX 77060

First National Bank
P.O. Box 168
Shelby, NC 28151-0168

ChexSystems
Attn: Consumer Relations
7805 Hudson Rd., Suite 100
Woodbury, MN 55125

Dedmond Electric, Inc.
527 Belwood-Lawndale Rd.
Lawndale, NC 28090

Firstpoint Collection Resources, Inc.
P.O. Box 26140
Greensboro, NC 27402-6140

Children's Place Plan
P.O. Box 689182
Des Moines, IA 50368-9182

Dell Preferred Account
P.O. Box 6403
Carol Stream, IL 60197-6403

Firstpoint Collection Resources, Inc.
P.O. Box 11047
Charlotte, NC 28220-1047

Cintas Corporation #213
121 Landers Rd.
Spartanburg, SC 29303

Dillard National Bank
P.O. Box 52051
Phoenix, AZ 85072-2051

FleetOne LLC
MSC 30425
P.O. Box 415000
Nashville, TN 37241-5000

Citibank (South Dakota), NA
P.O. Box 44183
Jacksonville, FL 32231

Dillard's
P.O. Box 960012
Orlando, FL 32896-0012

Ford Credit
P.O. Box 152271
Irving, TX 75015

Citicorp Bankruptcy Recovery Unit
P.O. Box 20487
Kansas City, MO 64195-9904

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374

Ford Motor Credit Company
Drawer 55-953
P.O. Box 55000
Detroit, MI 48255

Ford Motor Credit Company
P.O. Box 537950
Livonia, MI 48153

HD Supply Waterworks, Ltd
P.O. Box 277838
Atlanta, GA 30384-7838

ISO Claim Search
545 Washington Blvd.
Jersey City, NJ 07310-1686

Ford Motor Credit Company
Central Collections
P.O. Box 537901
Livonia, MI 48153-7901

Hensons Inc - Pineville
P.O. Box 1060
Tryon, NC 28782

iSurety
P.O. Box 6455
High Point, NC 27262

Ford Motor Credit Company
Legal Dept.
P.O. Box 6044
Dearborn, MI 48126

HFC
P.O. Box 9618
Virginia Beach, VA 23450-9618

John Deere Landscapes
11601 Downs Rd.
Pineville, NC 28134

Ford Motor Credit Company
Nat'l Recovery Dept
P.O. Box 6508
Mesa, AZ 85216-6508

Homestead Landscaping, Inc.
835 College Ave.
Shelby, NC 28152

Kerns Trucking, Inc.
P.O. Box 534364
Atlanta, GA 30353-4364

GAP
P.O. Box 981064
El Paso, TX 79998-1064

Hometown Hardware
110 S. Railroad Ave.
Kings Mountain, NC 28086

Kings Mountain Metal, Nc.
John Queen
130 Canterbury Dr.
Kings Mountain, NC 28086

Gaston Rentals, Inc.
P.O. Box 1501
Gastonia, NC 28053-1501

HSBC
Attn: Bankruptcy Dept
P.O. Box 9068
Brandon, FL 33509-9068

Lane Bryant
P.O. Box 182121
Columbus, OH 43218-2121

GDS-Cleveland
P.O. Box 193
Shelby, NC 28151

HSBC Card Services
P.O. Box 4155
Carol Stream, IL 60197-4155

Latham's Nursery, Inc.
2317 E. Lawyers Rd.
Monroe, NC 28110

GDS-Cleveland
P.O. Box 9001707
Louisville, KY 40290-1707

HSBC Card Services
P.O. Box 5241
Carol Stream, IL 60197-5241

LexisNexis
1900 NW Expressway, Suite 1600
Oklahoma City, OK 73118

Gerald O. Dry, PA
211 LePhillip Court NE
Concord, NC 28025

Huesker, Inc.
P.O. Box 411529
Charlotte, NC 28241

Lowe's
P.O. Box 530914
Atlanta, GA 30353-0914

Green Visions Nursery
1029 Cleveland Ave.
Grover, NC 28073

IKEX LLC
L & P Financial Services Co.
P.O. Box 60984
Charlotte, NC 28260

Lowe's Business Account
P.O. Box 530970
Atlanta, GA 30353-0970

Lowe's/MCCBG
P.O. Box 103080
Roswell, GA 30076-9080

Ricky Lee Fowler
248 Eden Circle
Pineville, NC 28134

Sunbelt Rentals, Inc.
P.O. Box 409211
Atlanta, GA 30384-9211

Mecklenburg County Tax Collector
P.O. Box 32247
Charlotte, NC 28232-2247

RSC Equipment Rental
P.O. Box 840514
Dallas, TX 75284-0514

Sunbelt Rentals, Inc.
2341 Deerfield Drive
Fort Mill, SC 29715

Monogram Credit Card Bank Of GA
Bankruptcy Support Specialist
P.O. Box 103104
Roswell, GA 30076

Sheffield Financial, LLC
P.O. Box 890012
Charlotte, NC 28289-0012

Super Sod - Charlotte
P.O. Box 68
Pineville, NC 28134

Morris Scrap Metal Co., Inc.
2045 Shelby Rd.
Kings Mountain, NC 28086

Shemin Nurseries, Inc.
P.O. Box 177
Pineville, NC 28134

T & L Grading, Inc.
P.O. Box 1534
Bessemer City, NC 28016

Oakhurst Sales
13902-A S. Tryon St.
Charlotte, NC 28278

Shield Engineering, Inc.
4301 Taggart Creek Rd.
Charlotte, NC 28208

Target National Bank
P.O. Box 59317
Minneapolis, MN 55459-0317

Pamela P. Keenan, Esq.
Kirschbaum, Nanney, Keenan & Griffin PA
P.O. Box 19766
Raleigh, NC 27619-9766

Skinner Nurseries
9150-4 Philips Hwy
Jacksonville, FL 32256

Target National Bank
c/o Target Credit Services
P.O. Box 1581
Minneapolis, MN 55440-1581

Paypal Plus Credit Card
P.O. Box 981064
El Paso, TX 79998-1064

Smith & Dad
121 Siena Dr.
Kings Mountain, NC 28086

Telecheck Services
5251 Westheimer
Houston, TX 77056

Productiv
Operations Center
P.O. Box 60839
Charlotte, NC 28260-0839

Smith Turf & Irrigation
P.O. Box 669388
Charlotte, NC 28266-9388

Thomas Concrete Of Carolinas, Inc.
P.O. Box 12544
Raleigh, NC 27605

Quality Landscaping Materials
1250 Bessemer City Rd.
Gastonia, NC 28052

Southeast Spreading Co.
3550 Work Drive Unit B1
Fort Myers, FL 33916

TransUnion
P.O. Box 2000
Chester, PA 19022

Rednour Tree & Tractor Service, Inc.
2120 Mauney Lane
Gastonia, NC 28052

Southern Agricultural Insecticides Inc.
P.O. Box 60004
Charlotte, NC 28260

Wachovia Bank N.A.
Bankruptcy Dept. VA 7359
P.O. Box 13765
Roanoke, VA 24037-3765

**Washington Mutual Home Loans
Loss Mitigation
7255 Baymeadows Way
Jacksonville, FL 32246**

**WFNNB - Lane Bryant MO
P.O. Box 659728
San Antonio, TX 78265-9728**

**World Financial Network Nat'l Bank
P.O. Box 182121
Columbus, OH 43218-2121**