Case 10-40036 Doc 1 Filed 01/22/10 Entered 01/22/10 09:34:05 Desc Main

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Hummingbird Credit Counseling and Education, Inc.

CREDIT COUNSELING CERTIFICATION

Certificate Number: <u>205884-B227469A-26</u>

Jan Ison

I CERTIFY that on January 15, 2010, at 12:16 AM EST, Jan Ison received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in North Carolina, Western District, an individual briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

Ву:	Victoria S. Wright, Esq.	Date: January 15, 2010	
Title:	Executive Director of Education	Mo Austr	1

*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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Hummingbird Credit Counseling and Education, Inc.

CREDIT COUNSELING CERTIFICATION

Certificate Number: <u>205884-B227469A-26</u>

Charles Ison

I CERTIFY that on January 15, 2010, at 12:16 AM EST, Charles Ison received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in North Carolina, Western District, an individual briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

Ву:	Victoria S. Wright, Esq.	Date:	January 15, 2010	
Title:	Executive Director of Education		Ho Ansh	

*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case 10-40036 Doc 1 Filed 01/22/10 Entered 01/22/10 09:34:05 Desc Main Document Page 3 of 27 Charles E. Ison

Charles E. Ison 124 Herndon Farm Rd. Kings Mt., NC 28086

Janice M. Ison 124 Herndon Farm Rd. Kings Mt., NC 28086

Richard M. Mitchell Mitchell & Culp PLLC 1001 Morehead Square Drive, Ste Charlotte, NC 28203

City County Tax Coll. Collection Division P.O. Box 31637 Charlotte, NC 28281

I.R.S. P.O. Box 21126 Philadelphia, PA 19114

NC Dept. of Revenue Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602-1168

US Attorney's Office 227 W. Trade St. 17th Floor Charlotte, NC 28202

US Bankruptcy Adm. John Bramlett 402 W. Trade Street Room 200 Charlotte, NC 28202-1669

American Express Optima GC Services Limited Ptr. 6330 Gulfton Houston, TX 77081

Case 10-40036 Doc 1 Filed 01/22/10 Entered 01/22/10 09:34:05 Desc Main Document Page 4 of 27 Cleveland County Tax Col.

P.O. Box 760 Shelby, NC 28151

David T. Simpson Gerdes, Mason & Simpson, LLP P.O. Box 30068 Suite 110, 216 N. McDowell St. Charlotte, NC 28230

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

Fort Financial FCU 3102 Spring St. Ft. Wayne, IN 46808

Herman Ison 2917 Cypress St. Portsmouth, OH 45662

J. Mark Heavner 301 S. York Street P.O. Box 488 Gastonia, NC 28053-0488

Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063

Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063

Neiman Marcus P.O. Box 5235 Carol Stream, IL 60197-5235

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P.O. Box 5224 Carol Stream, IL 60197-5224

Tantrum Pictures 127 W. Jackson Ave., Ste. 201 Knoxville, TN 37902

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA **CHARLOTTE DIVISION**

In re:	Charles E. Ison Janice M. Ison	Case No
	Debtors	Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:	1/22/2010	Signed: s/ Charles E. Ison Charles E. Ison
Dated:	1/22/2010	Signed: s/ Janice M. Ison Janice M. Ison

Signed: Richard M. Mitchell

Attorney for Debtor(s)

3034 Bar no.: Mitchell & Culp PLLC

1001 Morehead Square Drive, Ste. 330 Charlotte, NC 28203

Telephone No.: (704) 333-0630 Fax No.: (704) 333-4975

E-mail address:

B 1 (Official F@ aste (1/08)40036 Doc 1 Filed 01/22/10 Entered 01/22/10 09:34:05 Desc Main United States Bankr Documber Page 7 of 27 **Voluntary Petition** Western District of North Carolina **Charlotte Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Ison, Janice, M. Ison, Charles, E. 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): corp. officer of The Creative Network Studios, Inc. corp. officer of The Creative Network Studios, Inc. a/k/a Janice A. Ison Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if than one, state all): more than one, state all): xxx-xx-9789 xxx-xx-3214 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 124 Herndon Farm Rd. 124 Herndon Farm Rd. Kings Mt., NC Kings Mt., NC ZIP CODE ZIP CODE 28086 28086 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cleveland Cleveland Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 124 Herndon Farm Rd. 124 Herndon Farm Rd. Kings Mt., NC Kings Mt., NC ZIP CODE ZIP CODE 28086 28086 ocation of Principal Assets of Business Debtor (if different from street address above): 124 Herndon Farm Rd., Kings Mt., NC $\,$ and $\,$ 4202 Barringer Dr., Charlotte, NC $\,$ ZIP CODE 28217 28086 and Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) the Petition is Filed (Check one box) (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 V Corporation (includes LLC and LLP) Railroad ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, 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 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). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ 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 $\mathbf{\Lambda}$ 100-200-50-1.000-5.001-10.001-25.001-50,001-Over 10,000 100,000 99 5 000 25,000 50,000 100 000 Estimated Assets Ŋ \Box \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities $\mathbf{\Delta}$ \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$0 to \$50,001 to \$100,001 to \$500,000,001 More than \$1 to \$10 to \$50 to \$100 \$1 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Peti		Page 8 of 27		
(This page must	be completed and filed in every case)	Charles E. Ison, Janice M. Ison		
	All Prior Bankruptcy Cases Filed Within La	ast $8\ Years$ (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 o	· · · · · · · · · · · · · · · · · · ·	<u> </u>	
Name of Debtor: NONE		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
10Q) with the Secur of the Securities Exc	Exhibit A Sidebtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is a whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify th debtor the notice required by 11 U.S.C. § 342(b). X Not Applicable	sumer debts) Ing petition, declare that I Inceed under chapter 7, 11, Inceed the relief	
		X Not Applicable Signature of Attorney for Debtor(s) Date		
	Ext	hibit C		
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public health	th or safety?	
	Exh	hibit D		
(To be completed by	y every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)		
✓ Exhibit D	completed and signed by the debtor is attached and made a part of the	his petition.		
If this is a joint petit	tion:			
✓ Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.		
		ding the Debtor - Venue y 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 or	of business, or principal assets in this District for 180 dadays than in any other District.	ays immediately	
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.		
	Debtor is a debtor in a foreign proceeding and has its principal plachas no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal of		
		des as a Tenant of Residential Property pplicable boxes.)		
	Landlord has a judgment against the debtor for possession of debtor	or'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 entire monetary default that gave rise to the judgment for possession		ed to cure the	
	Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the	
	Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(l)).		

B 1 (Official F@ 1/08)40036 Doc 1 Filed 01/22/10	
Voluntary Petition Document	Page 9 of s27
(This page must be completed and filed in every case)	Charles E. Ison, Janice M. Ison
Sign	atures
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 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. X s/ Charles E. Ison Signature of Debtor Charles E. Ison Signature of Joint Debtor Janice M. Ison	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 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Not Applicable (Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 1/22/2010	Date
Date Signature of Attorney	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s) Richard M. Mitchell Bar No. 3034 Printed Name of Attorney for Debtor(s) / Bar No. Mitchell & Culp PLLC Firm Name 1001 Morehead Square Drive, Ste. 330 Charlotte, NC 28203	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.
Address	Not Applicable
Address	Printed Name and title, if any, of Bankruptcy Petition Preparer
(704) 333-0630 (704) 333-4975 Telephone Number 1/22/2010 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.	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
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. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable 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. If more than one person prepared this document, attach 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.
Date	
Date	

Case 10-40036 Doc 1 Filed 01/22/10 Entered 01/22/10 09:34:05 Desc Main Document Page 10 of 27 B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Western District of North Carolina Charlotte Division

In re	Charles E. Ison Janice M. Ison	Case No.	
	Debtor(s)	- -	(if known)

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.	es:
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 14 days after your bankruptcy case is filed.	æ
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven 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.]	<i>1</i> .

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.

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UNITED STATES BANKRUPTCY COURT

Western District of North Carolina Charlotte Division

In re	Charles E. Ison Janice M. Ison	Case No.	
	Debtor(s)	_	(if known)

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 opportunit 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 credicounseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunit 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 14 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 seven 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 no [Summarize exigent circumstances here.]	w.

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.

Ca	se 10-4003	36 Doc 1		Entered 01/22/10 09:34:	05 Desc Main
B 1D (0	Official Form	1, Exh. D) (12	709) – Cont.	Page 13 of 27	
statem	ent.] [Must be	accompanied b Incapacity. (De iency so as to b	y a motion for determ efined in 11 U.S.C. §	seling briefing because of: [Check in ination by the court.] 109(h)(4) as impaired by reason or and making rational decisions v	f mental illness or
	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 con	nbat zone.	
require	_		ustee or bankruptcy a es not apply in this di	dministrator has determined that the strict.	ne credit counseling
	I certify und	ler penalty of p	perjury that the infor	mation provided above is true a	nd correct.
Signatu	ire of Debtor:	s/ Janice M. I Janice M. Iso			
Date:	1/22/2010				

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Western District of North Carolina Charlotte Division

In re	Charles E. Ison	Janice M. Ison		Case No.	
			Debtors	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
First National Bank P.O. Box 168 Shelby, NC 28151	Joe Henderson 704-484-6200 First National Bank P.O. Box 168 Shelby, NC 28151	Loan		\$795,000.00
First National Bank P.O. Box 168 Shelby, NC 28151	Joe Henderson 704-484-6200 First National Bank P.O. Box 168 Shelby, NC 28151	Loan		\$435,772.56
First National Bank P.O. Box 168 Shelby, NC 28151	Joe Henderson 704-484-6200 First National Bank P.O. Box 168 Shelby, NC 28151	Loan		\$325,000.00
First National Bank P.O. Box 168 Shelby, NC 28151				\$109,832.00
First National Bank P.O. Box 168 Shelby, NC 28151	Joe Henderson 704-484-6200 First National Bank P.O. Box 168 Shelby, NC 28151	Loan		\$19,930.6
Fort Financial FCU 3102 Spring St. Ft. Wayne, IN 46808	Don 800-837-3262 x 5161 Fort Financial FCU 3102 Spring St. Ft. Wayne, IN 46808	Trade		\$15,046.09

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

In re	Charles E. Ison	Janice M. Ison		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, 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]
Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063		Property Tax		\$8,463.64
Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063		Property Tax		\$8,241.75
American Express Optima GC Services Limited Ptr. 6330 Gulfton Houston, TX 77081	Account Receivables 800-926-3136 American Express Optima GC Services Limited Ptr. 6330 Gulfton Houston, TX 77081	Credit Card		\$3,617.64
Saks P.O. Box 5224 Carol Stream, IL 60197-5224	Accounts Receivable 800-221-8344 Saks P.O. Box 5224 Carol Stream, IL 60197-5224	Credit Card		\$3,100.35
Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063				\$2,130.02
Neiman Marcus P.O. Box 5235 Carol Stream, IL 60197-5235	Michelle Sorvillo 800-753-0407 Neiman Marcus P.O. Box 5235 Carol Stream, IL 60197-5235	Credit Card		\$1,292.22

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

In re	Charles E. Ison	Janice M. Ison		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]

Cleveland County Tax Col. P.O. Box 760 Shelby, NC 28151 Linda Wiggins 704-424-4843 Cleveland County Tax Col. P.O. Box 760 Shelby, NC 28151

Property Tax

\$545.66

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

In re	Charles E. Ison	Janice M. Ison		Case No.	
			Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

Officer this box if debtor has no creditor		`	<u> </u>				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO3004							3,617.64
American Express Optima GC Services Limited Ptr. 6330 Gulfton Houston, TX 77081							
ACCOUNT NO9371							545.66
Cleveland County Tax Col. P.O. Box 760 Shelby, NC 28151		l					
ACCOUNT NO.							NPO
David T. Simpson Gerdes, Mason & Simpson, LLP P.O. Box 30068 Suite 110, 216 N. McDowell St. Charlotte, NC 28230							
ACCOUNT NO3269							19,930.61
First National Bank P.O. Box 168 Shelby, NC 28151			BUSINESS				
ACCOUNT NO5099							795,000.00
First National Bank P.O. Box 168 Shelby, NC 28151			BUSINESS				

³ Continuation sheets attached

Subtotal > \$ 819,093.91

Total > (Use only on last page of the completed Schedule F.)

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

In re	Charles E. Ison	Janice M. Ison		Case No	
			Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO8948							325,000.00
First National Bank P.O. Box 168 Shelby, NC 28151			BUSINESS				
ACCOUNT NO3704							109,832.00
First National Bank P.O. Box 168 Shelby, NC 28151	l	•	BUSINESS				
ACCOUNT NO1169							435,772.56
First National Bank P.O. Box 168 Shelby, NC 28151			BUSINESS				
ACCOUNT NO0363							15,046.09
Fort Financial FCU 3102 Spring St. Ft. Wayne, IN 46808							
ACCOUNT NO.			-				INSIDER
Herman Ison 2917 Cypress St. Portsmouth, OH 45662			Personal Ioan				

Sheet no. $\,\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

885,650.65 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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

In re	Charles E. Ison	Janice M. Ison		Case No.	
			Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							NPO
J. Mark Heavner 301 S. York Street P.O. Box 488 Gastonia, NC 28053-0488							
ACCOUNT NO.							2,130.02
Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063	l		BUSINESS				
ACCOUNT NO.							8,241.75
Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063			BUSINESS				
ACCOUNT NO.							8,463.64
Mecklenburg Cty. Tax P.O. Box 71063 Charlotte, NC 28272-1063			BUSINESS				
ACCOUNT NO7661							1,292.22
Neiman Marcus P.O. Box 5235 Carol Stream, IL 60197-5235							

Sheet no. $\,\underline{2}\,$ of $\underline{3}\,$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 20,127.63

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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

In re	Charles E. Ison	Janice M. Ison		Case No.	
			Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO1279							3,100.35
Saks P.O. Box 5224 Carol Stream, IL 60197-5224							NDO
Tantrum Pictures			BUSINESS				NPO
127 W. Jackson Ave., Ste. 201 Knoxville, TN 37902			DOSINEOG				

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,100.35

Total > 1,727,972.54

Ichedule F.)

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

United States Bankruptcy Court Western District of North Carolina Charlotte Division

In re	Charles E. Ison	Janice M. Ison		C	Case No.	
			Debtors	C	Chapter	11

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AS	SSETS	LIABILITIES		OTHER
A - Real Property	YES	1	\$	0.00			
B - Personal Property	YES	2	\$	0.00			
C - Property Claimed as Exempt	YES	1					
D - Creditors Holding Secured Claims	YES	1			\$	0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1			\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4			\$	1,727,972.54	
G - Executory Contracts and Unexpired Leases	YES	1					
H - Codebtors	YES	1					
I - Current Income of Individual Debtor(s)	YES	1					\$ 0.00
J - Current Expenditures of Individual Debtor(s)	YES	1					\$ 0.00
тот	AL	14	\$	0.00	\$	1,727,972.54	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Western District of North Carolina Charlotte Division

In re	Charles E. Ison	Janice M. Ison	Case No.	
		Debtors	-, Chapter	11

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

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

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

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

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

Type of Liability	An	nount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 0.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

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United States Bankruptcy Court Western District of North Carolina Charlotte Division

In re	Charles E. Ison	Janice M. Ison			Case No.	
			Debtors	- ,	Chapter	11

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 1,727,972.54
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,727,972.54

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

In re	Charles E. Ison	Janice M. Ison		. Case No.	
			Debtors	•	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

- 1	declare under penalty of perjury that I have	ad the foregoing summary and schedules, consisting of
sheets	, and that they are true and correct to the be	t of my knowledge, information, and belief.
Date:	1/22/2010	Signature: s/ Charles E. Ison
		Charles E. Ison
		Debtor
Date:	1/22/2010	Signature: s/ Janice M. Ison
		Janice M. Ison
		(Joint Debtor, if any)
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

Form B 201A, Notice to Consumer Debtor(s)

Page 2

<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)

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA **CHARLOTTE DIVISION**

In re Charles E. Ison	Case No.
Janice M. Ison	
Debtor	Chapter11

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

Certificate of the Debtor

1/22/2010

We, the debtors, affirm that we have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Charles E. Ison	X <u>s/ Charles E. Ison</u>	1/22/2010
Janice M. Ison	Charles E. Ison	
-	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	xs/ Janice M. Ison	1/22/2010
Case No. (if known)	Janice M. Ison	
·	Signature of Joint Debtor	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.