

**United States Bankruptcy Court  
District of South Carolina**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Pope, Timothy Ray</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Pope, Elizabeth Ridings</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Mary Elizabeth Ridings</b>
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-9239</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-6284</b>
Street Address of Debtor (No. and Street, City, and State): <b>415 Mayburgh Court Spartanburg, SC</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>415 Mayburgh Court Spartanburg, SC</b>
ZIP Code <b>29301</b>	ZIP Code <b>29301</b>
County of Residence or of the Principal Place of Business: <b>Spartanburg</b>	County of Residence or of the Principal Place of Business: <b>Spartanburg</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" 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."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p><b>Chapter 11 Debtors</b></p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.

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

Estimated Number of Creditors									
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

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

THIS SPACE IS FOR COURT USE ONLY



**Voluntary Petition**

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

Name of Debtor(s):

**Pope, Timothy Ray**  
**Pope, Elizabeth Ridings**

**Signatures**

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

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

**X** /s/ Elizabeth Ridings Pope  
Signature of Joint Debtor **Elizabeth Ridings Pope**

Telephone Number (If not represented by attorney)  
**November 8, 2006**  
Date

**Signature of Attorney**

**X** /s/ ROBERT H COOPER  
Signature of Attorney for Debtor(s)

**ROBERT H COOPER #5670**  
Printed Name of Attorney for Debtor(s)

**The Cooper Law Firm**  
Firm Name  
**3523 Pelham Road**  
**STE B**  
**Greenville, SC 29615**

Address  
**864-271-9911 Fax: 864-232-5236**  
Telephone Number  
**November 8, 2006**  
Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
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 Non-Attorney Bankruptcy Petition Preparer**

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

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

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

\_\_\_\_\_  
Address

**X** \_\_\_\_\_  
Date

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

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

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

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

**United States Bankruptcy Court  
District of South Carolina**

In re Timothy Ray Pope  
Elizabeth Ridings Pope Debtor(s)

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

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>8,961.00</u>
Prior to the filing of this statement I have received.....	\$	<u>8,961.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 1,039.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor       Other (specify):

4. The source of compensation to be paid to me is:

Debtor       Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 8, 2006

/s/ ROBERT H COOPER  
**ROBERT H COOPER #5670**  
**The Cooper Law Firm**  
**3523 Pelham Road**  
**STE B**  
**Greenville, SC 29615**  
**864-271-9911 Fax: 864-232-5236**

United States Bankruptcy Court  
District of South Carolina

In re Timothy Ray Pope  
Elizabeth Ridings Pope

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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

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

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

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

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

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

**Official Form 1, Exh. D (10/06) - Cont.**

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/ Timothy Ray Pope  
Timothy Ray Pope

Date:  November 8, 2006

United States Bankruptcy Court  
District of South Carolina

In re Timothy Ray Pope  
Elizabeth Ridings Pope

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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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.**

**Official Form 1, Exh. D (10/06) - Cont.**

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/ Elizabeth Ridings Pope            
Elizabeth Ridings Pope

Date: November 8, 2006



LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court  
District of South Carolina

In re Timothy Ray Pope  
Elizabeth Ridings Pope

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**CERTIFICATION VERIFYING CREDITOR MATRIX**

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) \_\_\_\_\_ computer diskette
- (b) \_\_\_\_\_ scannable hard copy  
(number of sheets submitted \_\_\_\_\_)
- (c)  electronic version filed via CM/ECF

Date: November 8, 2006

/s/ Timothy Ray Pope

Timothy Ray Pope  
Signature of Debtor

Date: November 8, 2006

/s/ Elizabeth Ridings Pope

Elizabeth Ridings Pope  
Signature of Debtor

Date: November 8, 2006

/s/ ROBERT H COOPER

Signature of Attorney  
ROBERT H COOPER #5670  
The Cooper Law Firm  
3523 Pelham Road  
STE B  
Greenville, SC 29615  
864-271-9911 Fax: 864-232-5236

Typed/Printed Name/Address/Telephone

#5670

District Court I.D. Number

ASHEVILLE SAVINGS BANK  
PO BOX 652  
ASHEVILLE NC 28802

AT AND T  
C/O BKY DEPT  
PO BOX 8216  
S. HACKENSACK NJ 07606

AURORA LOAN SERVICES  
PO BOX 5180  
DENVER CO 80217

AURORA LOAN SVCS  
C/O BKY DEPT  
PO BOX 1706  
601 FIFTH AVE  
SCOTTSBLUFF NE 69363

BANK OF AMERICA  
PO BOX 5270  
CAROL STREAM IL 60197-5270

CAPITAL ONE  
C/O BKY DEPT  
PO BOX 85147  
RICHMOND VA 23285

CHASE  
PO BOX 15583  
WILMINGTON DE 19886-1194

CHASE  
PO BOX 52188  
PHOENIX AZ 85072-2188

EMERGE  
PO BOX 1249  
NEWARK NJ 07101

GE MONEY BANK  
P.O. BOX 960061  
ORLANDO FL 32896-0061

GMAC  
C/O BKY DEPT  
2500 GREAT NORTHER CORP CNTR  
NORTH OLMSTED OH 44070

GREENVILLE RADIOLOGY  
C/O PATIENT FINANCIAL ACCOUNTS  
1200 W FARIS RD.  
GREENVILLE SC 29605

HFC  
PO BOX 88000  
BALTIMORE MD 21288-0001

IRS  
PO BOX 21126  
PHILADELPHIA PA 19114

IRS MDP 39  
1835 ASSEMBLY ST RM 469  
COLUMBIA SC 29201

MARY BLACK HEALTH SYSTEM  
P.O. BOX 406665  
ATLANTA GA 30384-6665

MBNA  
P.O. BOX 15137  
WILMINGTON DE 19886-5137

RETAIL SERVICES  
DEPARTMENT 7680  
CAROL STREAM IL 60116-7680

SC DEPT OF REV. & TAX  
PO BOX 12265  
COLUMBIA SC 29211

SC STUDENT LOAN CORP  
PO BOX 21337  
COLUMBIA SC 29221

SPARTANBURG COUNTY TAX  
COUNTY OFFICES  
PO BOX 5807  
SPARTANBURG SC 29304

UPSTATE EMERGENCY PHYSICIANS  
PO BOX 669  
LAURENS SC 29360

US BANK  
PO BOX 2188  
OSHKOSH WI 54903

WELLS FARGO  
C/O BKY DEPT  
1 HOME CAMPUS  
DES MOINES IA 50328

WESTVIEW FAIRFOREST RE  
PO BOX 1245  
WALTERBORO SC 29488

**United States Bankruptcy Court  
District of South Carolina**

In re Timothy Ray Pope  
Elizabeth Ridings Pope

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Bank of America PO Box 5270 Carol Stream, IL 60197-5270	2001 Regal 3260, 32 feet long, inboard motor Mecury 600		121,166.00  (65,000.00 secured)
MBNA P.O. Box 15137 Wilmington, DE 19886-5137	MBNA P.O. Box 15137 Wilmington, DE 19886-5137	Unsecured Credit Card		44,805.00
SC Student Loan Corp PO Box 21337 Columbia, SC 29221	SC Student Loan Corp PO Box 21337 Columbia, SC 29221	Student Loan - Non-Dischargeable		34,615.00
Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Unsecured Credit Card		18,264.00
Chase PO Box 15583 Wilmington, DE 19886-1194	Chase PO Box 15583 Wilmington, DE 19886-1194	Unsecured Credit Card		18,039.00
Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Expected deficiency for surrendered vehicle		18,000.00
US Bank PO Box 2188 Oshkosh, WI 54903	US Bank PO Box 2188 Oshkosh, WI 54903	Expected deficiency for surrendered vehicle		13,000.00
Chase PO Box 15583 Wilmington, DE 19886-1194	Chase PO Box 15583 Wilmington, DE 19886-1194	Unsecured Credit Card		10,377.00
Emerge PO Box 1249 Newark, NJ 07101	Emerge PO Box 1249 Newark, NJ 07101	Unsecured Credit Card		9,666.00
Asheville Savings Bank PO Box 652 Asheville, NC 28802	Asheville Savings Bank PO Box 652 Asheville, NC 28802	Expected deficiency for surrendered vehicle		9,000.00

Timothy Ray Pope  
Elizabeth Ridings Pope

In re

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Unsecured Credit Card		6,250.00
Wells Fargo C/O Bky Dept 1 Home Campus Des Moines, IA 50328	Wells Fargo C/O Bky Dept 1 Home Campus Des Moines, IA 50328	Unsecured Credit Card		5,999.00
AT and T C/O Bky Dept PO Box 8216 S. Hackensack, NJ 07606	AT and T C/O Bky Dept PO Box 8216 S. Hackensack, NJ 07606	Unsecured Credit Card		5,402.00
HFC PO BOX 88000 Baltimore, MD 21288-0001	HFC PO BOX 88000 Baltimore, MD 21288-0001	Personal Loan		5,000.00
Mary Black Health System P.O. Box 406665 Atlanta, GA 30384-6665	Mary Black Health System P.O. Box 406665 Atlanta, GA 30384-6665	Medicals		4,770.00
GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	2005 Seado, RXP Debtor will surrender		10,945.00 (6,500.00 secured)
Retail Services Department 7680 Carol Stream, IL 60116-7680	Retail Services Department 7680 Carol Stream, IL 60116-7680	2004 Yamaha R1, 2,300 miles		9,533.00 (7,515.00 secured)
Chase PO Box 52188 PHOENIX, AZ 85072-2188	Chase PO Box 52188 PHOENIX, AZ 85072-2188	Unsecured Credit Card		1,663.00
Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Bank of America PO Box 5270 Carol Stream, IL 60197-5270	2007 Nissan Maxima, VIN - 1N4BA41E67C8083 57, 1,500 miles		29,000.00 (28,050.00 secured)
Westview Fairforest RE PO Box 1245 Walterboro, SC 29488	Westview Fairforest RE PO Box 1245 Walterboro, SC 29488	Unsecured Loan		777.00

In re **Timothy Ray Pope**  
**Elizabeth Ridings Pope**

Debtor(s)

Case No. \_\_\_\_\_

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

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

I, the \_\_\_\_\_ of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **November 8, 2006**

Signature **/s/ Timothy Ray Pope**

**Timothy Ray Pope**

Debtor

Date **November 8, 2006**

Signature **/s/ Elizabeth Ridings Pope**

**Elizabeth Ridings Pope**

Joint Debtor

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

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

**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 installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.



**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**ROBERT H COOPER #5670**  
Printed Name of Attorney  
Address:  
**3523 Pelham Road**  
**STE B**  
**Greenville, SC 29615**  
**864-271-9911**

X /s/ ROBERT H COOPER **November 8, 2006**  
Signature of Attorney Date

**Certificate of Debtor**

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

**Timothy Ray Pope**  
**Elizabeth Ridings Pope**  
Printed Name of Debtor

X /s/ Timothy Ray Pope **November 8, 2006**  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X /s/ Elizabeth Ridings Pope **November 8, 2006**  
Signature of Joint Debtor (if any) Date