

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): MacDonald, Norman Iain	Name of Joint Debtor (Spouse) (Last, First, Middle): MacDonald, Phyllis Elaine
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): FDBA Enhanced Video Products, LLC; AKA Phyllis Blair MacDonald
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-7882	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-3691
Street Address of Debtor (No. and Street, City, and State): 127 Applewood Drive Greenville, SC	Street Address of Joint Debtor (No. and Street, City, and State): 127 Applewood Drive Greenville, SC
ZIP Code 29615	ZIP Code 29615
County of Residence or of the Principal Place of Business: Greenville	County of Residence or of the Principal Place of Business: Greenville
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):

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 type="checkbox"/> Other <hr/> 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 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." <input 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 type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" 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 (excluding debts owed to insiders or affiliates) are less than \$2 million. 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

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 checked="" type="checkbox"/> \$10,001 to \$100,000	<input 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):

**MacDonald, Norman Iain
MacDonald, Phyllis Elaine**

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/ Norman Iain MacDonald
Signature of Debtor **Norman Iain MacDonald**

X /s/ Phyllis Elaine MacDonald
Signature of Joint Debtor **Phyllis Elaine MacDonald**

Telephone Number (If not represented by attorney)
December 27, 2006
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.

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

December 27, 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

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

In re Norman Iain MacDonald
Phyllis Elaine MacDonald
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>6,589.00</u>
Prior to the filing of this statement I have received.....	\$	<u>6,589.00</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: December 27, 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 Norman Iain MacDonald
Phyllis Elaine MacDonald

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/ Norman Iain MacDonald
 Norman Iain MacDonald

Date: December 27, 2006

United States Bankruptcy Court
District of South Carolina

In re Norman Iain MacDonald
Phyllis Elaine MacDonald

Debtor(s)

Case No. _____

Chapter 11

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

United States Bankruptcy Court
District of South Carolina

In re Norman Iain MacDonald
Phyllis Elaine MacDonald 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: December 27, 2006 /s/ Norman Iain MacDonald
Norman Iain MacDonald
Signature of Debtor

Date: December 27, 2006 /s/ Phyllis Elaine MacDonald
Phyllis Elaine MacDonald
Signature of Debtor

Date: December 27, 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

AMCOL SYSTEMS INC
PO BOX 21625
COLUMBIA SC 29221

AMERICAN EXPRESS
P.O. BOX 29-7879
FORT LAUDERDALE FL 33329-7879

AMERICAN EXPRESS BUSINESS
3600 E. UNIVERSITY DRIVE, STE. B1350
PHOENIX AZ 85034

AMERICAN HONDA FINANCE CORPORATION
8601 MCALPINE PARK DRIVE #230
CHARLOTTE NC 28211

BANK OF AMERICA
4161 PEIDMONT PARKWAY
GREENSBORO NC 27410-8110

BB & T
BANKRUPTCY SECT/100-70-01-51
PO BOX 1847
WILSON NC 27894-1847

BELLSOUTH
FOCUS RECEIVABLES
1130 NORTHCHASE PKWY
MARIETTA GA 30067

BELLSOUTH CARD
CARDMEMBER SERVICES
P.O. BOX 15153
WILMINGTON DE 19886-5153

BEST BUY
PO BOX 5238
CAROL STREAM IL 60197-5238

BP
PROCESSING CENTER
DES MOINES IA 50360-6600

BUSINESS REVENUE SYSTEMS, INC.
PO BOX 13077
DES MOINES IA 50310-3077

CBE GROUP
PO BOX 2635
WATERLOO IA 50704-2635

CENTRAL CAROLINA BANK
PO BOX 30014
DURHAM NC 27703-3014

CITI CARDS
P.O. BOX 688903
DES MOINES IA 50368-8903

DILLARD NATIONAL BANK
PO BOX 52067
PHOENIX AZ 85072

DIRECT VIEW
7700 WEST CAMINO ROAD
SUITE 200
BOCA RATON FL 33433

DISCOVER
C/O BKY DEPT
PO BOX 6011
DOVER DE 19903

EXXON MOBILE
P.O. BOX 4598
CAROL STREAM IL 60197-4598

FCNB
CARDMEMBER SERVICES
PO BOX 2638
OMAHA NE 68103

FIRSTPOINT COLLECTION RESOURCES
PO BOX 11047
CHARLOTTE NC 28220

FORD MOTOR CREDIT
C/O NAT'L BKY SVC CNTR
PO BOX 55000
DRAWER 55-953
DETROIT MI 48255

GREAT LAKES EDUCATIONAL SERVICES
P.O. BOX 3059
MILWAUKEE WI 53201-3059

GREENVILLE COUNTY TAX
PO BOX 225
GREENVILLE SC 29602

GREENVILLE RADIOLOGY
C/O PATIENT FINANCIAL ACCOUNTS
1210 W FARIS RD.
GREENVILLE SC 29605

HAROLD'S
765 ASP STREET
NORMAN OK 73069

HUNTER TOMASZEK & STILLWELL, PA
ATTN: ROBIN B. STILWELL
2 WHITSETT STREET
GREENVILLE SC 29601

IC SYSTEMS, INC.
C/O BKY DEPT
PO BOX64437
444 HIGHWAY 96 E
ST PAUL MN 55164-0437

INDY MAC
PO BOX 78826
PHOENIX AZ 85062-8826

IRS
PO BOX 21126
PHILADELPHIA PA 19114

IRS MDP 39
1835 ASSEMBLY ST RM 469
COLUMBIA SC 29201

JAMES W. DICKERT, DMD
2104-A OLD SPARTANBURG ROAD
GREER SC 29650

LAB CORP
P.O. BOX 2240
BURLINGTON NC 27216-2240

MACY'S
C/O BKY DEPT
9111 DUKE BLVD
MASON OH 45040-8999

MBNA AMERICA
C/O BKY DEPT
400 CHRISTINA RD
NEWARK DE 19713

MUSC MEDICAL CENTER
PO BOX 997
CHARLESTON SC 29402-0997

NCO FINANCIAL
SUN TRUST
PO BOX 41457
PHILADELPHIA PA 19101-1457

PIERCE TECHNOLOGY SERVICES
3100 HORIZON DRIVE
KING OF PRUSSIA PA 19406

RELATIONAL TECHNOLOGIES
3701 ALGONQUIN ROAD
SUITE 600

SAM'S CLUB
P.O. BOX 530942
ATLANTA GA 30353-0942

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

SC EMPLOYMENT SEC. COMM.
220 EXECUTIVE CENTER DR., STE119
COLUMBIA SC 29210

SC TELCO CREDIT UNION
P.O. BOX 10708
GREENVILLE SC 29603

SC TELCO VISA
P.O. BOX 96099
CHARLOTTE NC 28296-0099

SPECTRUM LABORATORY
P.O. BOX 35907
GREENSBORO NC 27420-5907

SUN TRUST
DDA RECOVERY DEPARTMENT
P.O. BOX 26150
RICHMOND VA 23260-6150

TARGET SALES, INC.
19560 AMARANTH DRIVE
GERMANTOWN MD 20874

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

In re Norman Iain MacDonald
Phyllis Elaine MacDonald

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>
Great Lakes Educational Services P.O. Box 3059 Milwaukee, WI 53201-3059	Great Lakes Educational Services P.O. Box 3059 Milwaukee, WI 53201-3059	non-dischargeable student loan		96,233.00
Central Carolina Bank PO Box 30014 Durham, NC 27703-3014	Central Carolina Bank PO Box 30014 Durham, NC 27703-3014	avoided judgment		51,000.00
American Express Business 3600 E. University Drive, Ste. B1350 Phoenix, AZ 85034	American Express Business 3600 E. University Drive, Ste. B1350 Phoenix, AZ 85034	Unsecured Credit Card		32,678.00
Bank of America 4161 Piedmont Parkway Greensboro, NC 27410-8110	Bank of America 4161 Piedmont Parkway Greensboro, NC 27410-8110	Deficiency for second mortgage on home surrendered		24,709.00
Citi Cards P.O. Box 688903 Des Moines, IA 50368-8903	Citi Cards P.O. Box 688903 Des Moines, IA 50368-8903	Unsecured Credit Card		14,855.00
Direct View 7700 West Camino Road Suite 200 Boca Raton, FL 33433	Direct View 7700 West Camino Road Suite 200 Boca Raton, FL 33433	business expense		14,680.00
SC Employment Sec. Comm. 220 Executive Center Dr., Ste119 Columbia, SC 29210	SC Employment Sec. Comm. 220 Executive Center Dr., Ste119 Columbia, SC 29210	Employment taxes		13,868.00
Bellsouth Card Cardmember Services P.O. Box 15153 Wilmington, DE 19886-5153	Bellsouth Card Cardmember Services P.O. Box 15153 Wilmington, DE 19886-5153	Revolving Charge Account		13,450.00
Hunter Tomaszek & Stillwell, PA Attn: Robin B. Stilwell 2 Whitsett Street Greenville, SC 29601	Hunter Tomaszek & Stillwell, PA Attn: Robin B. Stilwell 2 Whitsett Street Greenville, SC 29601	collection for Ellis A. Elmore		10,437.00

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>
Discover C/O Bky Dept PO Box 6011 Dover, DE 19903	Discover C/O Bky Dept PO Box 6011 Dover, DE 19903	Unsecured Credit Card		9,942.00
MBNA America C/O Bky Dept 400 Christina Rd Newark, DE 19713	MBNA America C/O Bky Dept 400 Christina Rd Newark, DE 19713	Unsecured Credit Card		7,338.00
Target Sales, Inc. 19560 Amaranth Drive Germantown, MD 20874	Target Sales, Inc. 19560 Amaranth Drive Germantown, MD 20874	non-recorded judgment in state of Maryland		7,000.00
MACY'S C/O BKY DEPT 9111 DUKE BLVD Mason, OH 45040-8999	MACY'S C/O BKY DEPT 9111 DUKE BLVD Mason, OH 45040-8999	Unsecured Credit Card		5,994.00
BB & T Bankruptcy Sect/100-70-01-51 PO Box 1847 WILSON, NC 27894-1847	BB & T Bankruptcy Sect/100-70-01-51 PO Box 1847 WILSON, NC 27894-1847	Line of Credit		5,477.00
FCNB Cardmember services PO Box 2638 Omaha, NE 68103	FCNB Cardmember services PO Box 2638 Omaha, NE 68103	Unsecured Credit Card		4,616.00
SC Telco Visa P.O. Box 96099 Charlotte, NC 28296-0099	SC Telco Visa P.O. Box 96099 Charlotte, NC 28296-0099	Unsecured Credit Card		4,133.00
American Express P.O. Box 29-7879 Fort Lauderdale, FL 33329-7879	American Express P.O. Box 29-7879 Fort Lauderdale, FL 33329-7879	Unsecured Credit Card		3,524.00
American Express P.O. Box 29-7879 Fort Lauderdale, FL 33329-7879	American Express P.O. Box 29-7879 Fort Lauderdale, FL 33329-7879	Unsecured Credit Card		3,524.00
BB & T Bankruptcy Sect/100-70-01-51 PO Box 1847 WILSON, NC 27894-1847	BB & T Bankruptcy Sect/100-70-01-51 PO Box 1847 WILSON, NC 27894-1847	Line of Credit		2,474.00
BEST BUY PO BOX 5238 Carol Stream, IL 60197-5238	BEST BUY PO BOX 5238 Carol Stream, IL 60197-5238	Miscellaneous electronics		2,688.00 (400.00 secured)

In re **Norman Iain MacDonald**
Phyllis Elaine MacDonald

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 **December 27, 2006**

Signature **/s/ Norman Iain MacDonald**
Norman Iain MacDonald
Debtor

Date **December 27, 2006**

Signature **/s/ Phyllis Elaine MacDonald**
Phyllis Elaine MacDonald
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** _____ **December 27, 2006**
Signature of Attorney Date

Certificate of Debtor

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

Norman Iain MacDonald
Phyllis Elaine MacDonald

Printed Name of Debtor

X **/s/ Norman Iain MacDonald** _____ **December 27, 2006**
Signature of Debtor Date

Case No. (if known) _____

X **/s/ Phyllis Elaine MacDonald** _____ **December 27, 2006**
Signature of Joint Debtor (if any) Date