

United States Bankruptcy Court
District of South Carolina

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Proveaux, Henry M
Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Ladson Enterprises
All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 1987
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 8830 Salamander Rd North Charleston, SC
Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Charleston
County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): PO Box 576 Ladson, SC
Mailing Address of Joint Debtor (if different from street address):
ZIPCODE 29406-9027
ZIPCODE
ZIPCODE 29456-0576
ZIPCODE

Location of Principal Assets of Business Debtor (if different from street address above): 8830 Salamander Rd, North Charleston, SC
ZIPCODE 29406-9027

Type of Debtor (Form of Organization) (Check one box.)
[] Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.
[] Corporation (includes LLC and LLP)
[] Partnership
[] 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.)
[] Health Care Business
[] Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
[] Railroad
[] Stockbroker
[] Commodity Broker
[] Clearing Bank
[] Other
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)
[] Chapter 7
[] Chapter 9
[] Chapter 11
[] Chapter 12
[] Chapter 13
[] Chapter 15 Petition for Recognition of a Foreign Main Proceeding
[] Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Nature of Debts (Check one box)
[] 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."
[] Debts are primarily business debts.
Tax-Exempt Entity (Check box, if applicable.)
[] Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Filing Fee (Check one box)
[] Full Filing Fee attached
[] Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
[] Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.
Chapter 11 Debtors:
Check one box:
[] Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
[] Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
[] Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.
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).

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: []
1,000-5,000: []
5,001-10,000: []
10,001-25,000: []
25,001-50,000: []
50,001-100,000: []
Over 100,000: []
Estimated Assets
[] \$0 to \$10,000
[] \$10,000 to \$100,000
[] \$100,000 to \$1 million
[] \$1 million to \$100 million
[] More than \$100 million
Estimated Liabilities
[] \$0 to \$50,000
[] \$50,000 to \$100,000
[] \$100,000 to \$1 million
[] \$1 million to \$100 million
[] More than \$100 million
THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Proveaux, Henry M
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Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)

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

Name of Debtor: None	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: center;">X _____ Signature of Attorney for Debtor(s) Date</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.

Information Regarding the Debtor - Venue
(Check any applicable box.)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property
(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

Name of Debtor(s):
Proveaux, Henry M

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/ Henry M Proveaux
Signature of Debtor **Henry M Proveaux**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 2, 2007
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

X _____
Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Kevin Campbell
Signature of Attorney for Debtor(s)

Kevin Campbell 30
Printed Name of Attorney for Debtor(s)

Campbell Law Firm PA
Firm Name

P.O. Box 684
Address

Mt. Pleasant, SC 29465

(843) 884-6874
Telephone Number

October 2, 2007
Date

Signature of Non-Attorney Petition Preparer

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

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

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

Date

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

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

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

United States Bankruptcy Court
District of South Carolina

IN RE:

Case No. _____

Proveaux, Henry M

Chapter 11

Debtor(s)

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

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

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

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

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

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

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

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

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

[] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Henry M Proveaux

Date: October 2, 2007

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

IN RE:

Case No. _____

Proveaux, Henry M

Chapter **11**

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, 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) 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)
Wachovia PO 15137 Wilmington, DE 19886-5137	Fia Csna PO 17054 Wilmington, DE 19884-0001			40,729.00
Kimberely Shepherd P.O. Box 573 Ladson, SC 29456				16,119.00
MUSC Dental Faculty Practice 173 Ashley Ave Charleston, SC 29425-0001				8,000.00
Ford Motor Credit Corporation PO Box Box 542000 Omaha, NE 68154				13,060.00 Collateral: 8,000.00 Unsecured: 5,060.00
Lon Shull, Esq. 755 Johnnie Dodds Blvd Mount Pleasant, SC 29464-3057				5,000.00
David Chard 2050 Spaulding Dr North Charleston, SC 29406-4911				1,500.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: October 2, 2007 Signature /s/ Henry M Proveaux
of Debtor **Henry M Proveaux**

Date: _____ Signature _____
of Joint Debtor
(if any)

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United States Bankruptcy Court
District of South Carolina

IN RE:

Case No. _____

Proveaux, Henry M

Chapter **11**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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(s) 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 \$ **295.00/hr**

Prior to the filing of this statement I have received \$ **15,000.00**

Balance Due \$ _____

2. The source of the compensation paid to me was: Debtor Other (specify): **Kimberely Shepherd**

3. The source of compensation to be paid to me is: Debtor Other (specify):

4. 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.

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

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- e. [Other provisions as needed]

RETAINER AGREEMENT AVAILABLE UPON REQUEST

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

RETAINER AGREEMENT AVAILABLE UPON REQUEST

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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.

October 2, 2007

Date

/s/ Kevin Campbell

Signature of Attorney

Campbell Law Firm PA

Name of Law Firm

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

IN RE:

Case No. _____

Proveaux, Henry M

Chapter **11**

Debtor(s)

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: **October 2, 2007**

/s/ Henry M Proveaux
Signature of Debtor

Signature of Debtor

/s/ Kevin Campbell
Signature of Attorney
**Kevin Campbell 30
Campbell Law Firm PA
P.O. Box 684
Mt. Pleasant, SC 29465
(843) 884-6874**

American General Finan
5629 Rivers Ave
North Charleston, SC 29406-6022

Chase Na
800 Brooksedge Blvd
Westerville, OH 43081-2822

Citifinancial Mortgage
3232 W Royal Ln
Irving, TX 75063-3105

Citimortgage
15851 Clayton Rd
Ellisville, MO 63011-2211

David Chard
2050 Spaulding Dr
North Charleston, SC 29406-4911

Equinox
214 Oak Meadow Dr
Simpsonville, SC 29681-4932

Fia Csna
PO Box 17054
Wilmington, DE 19884-0001

Fia Csna
PO 17054
Wilmington, DE 19884-0001

Fleet Financ
6317 Peachtree
Atlanta, GA 30360

Ford Motor Credit Corporation
PO Box Box 542000
Omaha, NE 68154

Gemb/belk
PO Box 981491
El Paso, TX 79998-1491

Kay Jewelers
375 Ghent Rd
Fairlawn, OH 44333-4601

Kimberely Shepherd
P.O. Box 573
Ladson, SC 29456

Lon Shull, Esq.
755 Johnnie Dodds Blvd
Mount Pleasant, SC 29464-3057

Michael S. Hopewell
Turner Padget
PO Box 5478
Florence, SC 29502-5478

MUSC
Dental Faculty Practice
173 Ashley Ave
Charleston, SC 29425-0001

Palmetto Fed
107 Chesterfield St S
Aiken, SC 29801-4501

Pramco, LLC
C/O Michael S. Hopewell
PO Box 5478
Florence, SC 29502-5478

Regions Mort
215 Forrest St
Hattiesburg, MS 39401-3476

Sc Federal Cu
PO Box 190012
North Charleston, SC 29419-9012

Sears/cbsd
PO Box 6189
Sioux Falls, SD 57117-6189

Thomas H. Brush
P.O. Box 31459
Charleston, SC 29417

Up/regionsm
215 Forrest St
Hattiesburg, MS 39401-3476

Wachov/ftu
PO Box 3117
Winston Salem, NC 27102-3117

Wachovia
PO 15137
Wilmington, DE 19886-5137

Wachovia Bank Na/ftu
PO Box 3117
Winston Salem, NC 27102-3117

Wachovia National Bk
P O Box 340347
Charlotte, NC 28288-0001

Wachrl
PO Box 3117
Winston Salem, NC 27102-3117