Case 09-08861-dd Doc 1 Filed 11/24/09 Entered 11/24/09 16:32:07 Desc Main Document Page 1 of 14

B1 (Official Form 1)(1/08)	D0	Cument	ı a	ge i oi	17		
	States Banks strict of South						Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Bellamy, William C				Name of Joint Debtor (Spouse) (Last, First, Middle):  Bellamy, Pandra M			
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):			
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-0963	yer I.D. (ITIN) No./	Complete EII		our digits of than one, s	tate all)	: Individual-1	Faxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 2205 Worthams Cutoff Rd Little River, SC	_	ZIP Code	220		am Cutoff		reet, City, and State):  ZIP Code
County of Residence or of the Principal Place of <b>Horry</b>		29566	Count <b>Ho</b>	•	nce or of the	Principal Pla	29566 ace of Business:
Mailing Address of Debtor (if different from street address):  PO Box 1380 Little River, SC  ZIP Code			PO	Mailing Address of Joint Debtor (if different from street address): PO Box 1380 Little River, SC  ZIP Code			
Location of Principal Assets of Business Debtor (if different from street address above):		29566	<b>I</b>				29566
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.)  Tax-Exempt Entity (Check one box) Health Care Business Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organize under Title 26 of the United S Code (the Internal Revenue Co		nization States	defined "incurr	the I er 7 er 9 er 11 er 12	Petition is Fi Cl of Cl of Cl of Cl of Shature (Check consumer debts, \$ 101(8) as idual primarily	business debts.	
Filing Fee (Check on  Full Filing Fee attached  Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's cons  Statistical/Administrative Information  Debtor estimates that funds will be available  Debtor estimates that, after any exempt prop	able to individuals on ideration certifying to the 1006(b). See Offinapter 7 individuals of ideration. See Official for distribution to unerty is excluded and	hat the debto cial Form 3A. only). Must Form 3B.	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant classes of	a small busin not a small bunggregate nor s or affiliates) ble boxes: being filed waters of the plan	usiness debto necontingent li are less than ith this petition were solici accordance v	defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
there will be no funds available for distributi	on to unsecured cred  1,000- 5,001- 5,000 10,000  1,000,001 \$10,000,001	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
\$50,000 \$100,000 \$500,000 to \$1 million :  Estimated Liabilities	\$1,000,001 to \$50 million storage of the storage of	to \$100 million	to \$500 million  \$100,000,001 to \$500	to \$1 billion	\$1 billion  More than		

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Bellamy, William C Bellamy, Pandra M (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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 and 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. Certification 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 that obtained judgment) (Address of landlord) 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. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Page 3

### **Voluntary Petition**

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

Name of Debtor(s):

Bellamy, William C Bellamy, Pandra 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/ William C Bellamy

Signature of Debtor William C Bellamy

### X /s/ Pandra M Bellamy

Signature of Joint Debtor Pandra M Bellamy

Telephone Number (If not represented by attorney)

#### November 24, 2009

Date

### Signature of Attorney\*

#### X /s/ Kevin Campbell

Signature of Attorney for Debtor(s)

#### Kevin Campbell 0030

Printed Name of Attorney for Debtor(s)

#### Campbell Law Firm, PA

Firm Name

PO Box 684

Mt. Pleasant, SC 29465

Address

### (843)884-6874 Fax: (843)884-0997

Telephone Number

### November 24, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of 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.

 $\mathbf{X}$ 

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.

ż	٦	١
	2	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 19 is attached.

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

Social-Security number (If the bankrutpcy 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.)

Date

Address

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.

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B 1D(Official Form 1, Exhibit D) (12/08)

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

In re	William C Bellamy Pandra M Bellamy		Case No.	
		Debtor(s)	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. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - 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/ William C Bellamy
William C Bellamy
Date: November 24, 2009

### Case 09-08861-dd Doc 1 Filed 11/24/09 Entered 11/24/09 16:32:07 Desc Main Document Page 6 of 14

B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court District of South Carolina

	William C Bellamy			
In re	Pandra M Bellamy		Case No.	
		Debtor(s)	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. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - 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/ Pandra M Bellamy Pandra M Bellamy
Date: November 24, 2009

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# Document Page 8 of 14 United States Bankruptcy Court District of South Carolina

In re	William C Bellamy re Pandra M Bellamy	William C Bellamy Pandra M Bellamy			
	Tundra II. Zenamy	Debtor(s)	Case No. Chapter	11	
	DISCLOSURE OF COMPENSA	TION OF ATTO	RNEY FOR DI	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or in	the petition in bankruptcy	y, or agreed to be pai	id to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	10,000.00	
	Prior to the filing of this statement I have received		\$ <u></u>	10,000.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
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	ion with any other person	unless they are mem	abers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation v copy of the agreement, together with a list of the names of				
5.	In return for the above-disclosed fee, I have agreed to render l	legal service for all aspect	s of the bankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering a</li> <li>b. Preparation and filing of any petition, schedules, statement</li> <li>c. Representation of the debtor at the meeting of creditors and</li> <li>d. [Other provisions as needed]</li> <li>Retainer Agreement Available Upon Request</li> </ul>	t of affairs and plan which d confirmation hearing, ar	n may be required;		
6.	By agreement with the $debtor(s)$ , the above-disclosed fee does Retainer Agreement Available Upon Request		g service:		
	CE	ERTIFICATION			
	I certify that the foregoing is a complete statement of any agree bankruptcy proceeding.	ement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
Date	ed: November 24, 2009	/s/ Kevin Campbe			
		Kevin Campbell ( Campbell Law Fir PO Box 684 Mt. Pleasant, SC	rm, PA		

(843)884-6874 Fax: (843)884-0997

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

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

Case No.

	Debtor(s)	Chapter <u>1</u>	1
CERTIFICA	TION VERIFYING CREDI	TOR MATRIX	
The above named debtor, or attorned Bankruptcy Rule 1007-1 that the master main CM/ECF, or conventionally filed in a typed information to, the debtor's schedules, statement	ling list of creditors submitted eith hard copy scannable format which	er on computer diske h has been compared	tte, electronically filed via to, and contains identical
Master mailing list of creditors submitt	ed via:		
(a) computer diske	ette		
(b) scannable hard (number of sheets submitted _			
(c) X electronic version	n filed via CM/ECF		
Date: November 24, 2009	/s/ William C Bellamy		
	William C Bellamy		
	Signature of Debtor		
Date: November 24, 2009	/s/ Pandra M Bellamy		
	Pandra M Bellamy		
	Signature of Debtor		
Date: November 24, 2009	/s/ Kevin Campbell		
	Signature of Attorney		

Kevin Campbell 0030 Campbell Law Firm, PA

Mt. Pleasant, SC 29465

District Court I.D. Number

(843)884-6874 Fax: (843)884-0997 Typed/Printed Name/Address/Telephone

PO Box 684

0030

William C Bellamy

Pandra M Bellamy

In re

BRANCH BB&T PO BOX 2306 WILSON NC 27894

CAROLINA BANK
PO BOX 9190
NORTH MYRTLE BEACH SC 29582

CATEPILLAR FINANCIAL PO BOX 340001 NASHVILLE TN 37203-0001

CHUCK'S CONSTRUCTION PO BOX 1380 LITTLE RIVER SC 29566

CHUCK'S CONSTRUCTION CO., INC PO BOX 1380
LITTLE RIVER SC 29566

CHUCK'S CONSTRUCTION CO., INC. PO BOX 1380
LITTLE RIVER SC 29566

COMMERCIAL CREDIT GROUP 121 W TRADE ST, STE 2100 CHARLOTTE NC 28202

FIRST PALMETTO PO BOX 430 CAMDEN SC 29020

FIRST PALMETTO BANK 501 HYW 17 SOUTH NORTH MYRTLE BEACH SC 29582

FORD MOTOR CREDIT CORPORATION NATIONAL BANKRUPTCY CENTER PO BOX 537901 LIVONIA MI 48153

GE CAPITAL
PO BOX 3083
CEDAR RAPIDS IA 52406-3083

HORRY COUNTY STATE BANK PO BOX 218 LORIS SC 29569

HORRY COUNTY STATE BANK PO BOX 4269 NORTH MYRTLE BEACH SC 29597

INTERNAL REVENUE SERVICE INSOLVENCY GROUP 6 1835 ASSEMBLY ST COLUMBIA SC 29201

JACK AND JANE BUTLER 6620 LADD DRIVE DURHAM NC 27712

KOMATSU FINANCIAL PO BOX 5050 ROLLING MEADOWS IL 60008

LUMBERTON FORD PO BOX 549 LUMBERTON NC 28359

MAINLINE SUPPLY CO. 11900 SAM ROPER DRIVE CHARLOTTE NC 28269

SMALL BUSINESS ADMINISTRATION 409 3RD ST., SW WASHINGTON DC 20416

SMALL BUSINESS ADMINISTRATION 801 TOM MARTIN DR, STE. 120 BIRMINGHAM AL 35211

SOUTH CAROLINA DEPARTMENT OF REVENUE PO BOX 12265 COLUMBIA SC 29211-2265

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**B4** (Official Form 4) (12/07)

William C Ballamy

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

т	Dandra M Ballamy		C N	
In re	Pandra M Bellamy		Case No.	
		Debtor(s)	Chapter	_ 11
			F	

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Branch BB&T	Branch BB&T			4,758.00
Po Box 2306	Po Box 2306			
Wilson, NC 27894	Wilson, NC 27894	Personal		00 004 05
Carolina Bank	Carolina Bank			96,281.25
PO Box 9190	PO Box 9190	Guarantee On Business Debt		
North Myrtle Beach, SC 29582 Catepillar Financial	North Myrtle Beach, SC 29582  Catepillar Financial	Personal		7 702 42
PO Box 340001	PO Box 340001	Guarantee On		7,703.42
Nashville, TN 37203-0001	Nashville, TN 37203-0001	Business Debt		
Commercial Credit Group	Commercial Credit Group	Personal		94,109.00
121 W Trade St, Ste 2100	121 W Trade St, Ste 2100	Guarantee On		94,109.00
Charlotte, NC 28202	Charlotte, NC 28202	Business Debt		
First Palmetto Bank	First Palmetto Bank	Personal		25,609.48
501 Hyw 17 South	501 Hyw 17 South	Guarantee On		25,009.40
North Myrtle Beach, SC 29582	North Myrtle Beach, SC 29582	Business Debt		
Ford Motor Credit	Ford Motor Credit Corporation	2006 Ford F150		10,177.00
Corporation	National Bankruptcy Center	Pickup Truck		10,177.00
National Bankruptcy Center	Po Box 537901	Mileage 45,938		(9,375.00
Po Box 537901	Livonia, MI 48153	VIN		secured)
Livonia, MI 48153		1FTPX14VX6NB496		,
1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		80		
GE Capital	GE Capital	Personal		115,100.00
PO Box 3083	PO Box 3083	Guarantee On		,
Cedar Rapids, IA 52406-3083	Cedar Rapids, IA 52406-3083	<b>Business Debt</b>		
Horry County State Bank	Horry County State Bank	Personal		26,363.05
PO Box 4269	PO Box 4269	Guarantee On		
North Myrtle Beach, SC 29597	North Myrtle Beach, SC 29597	<b>Business Debt</b>		
Internal Revenue Service	Internal Revenue Service	2007 Federal		189,772.57
Insolvency Group 6	Insolvency Group 6	Income Tax		
1835 Assembly St	1835 Assembly St			
Columbia, SC 29201	Columbia, SC 29201			
Komatsu Financial	Komatsu Financial	Personal		106,384.18
PO Box 5050	PO Box 5050	Guarantee On		
Rolling Meadows, IL 60008	Rolling Meadows, IL 60008	Business Debt		

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B4 (Offic	cial Form 4) (12/07) - Cont.			
	William C Bellamy			
In re	Pandra M Bellamy		Case No.	
		Debtor(s)		

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Lumberton Ford PO Box 549 Lumberton, NC 28359	Lumberton Ford PO Box 549 Lumberton, NC 28359			2,500.00
Mainline Supply Co. 11900 Sam Roper Drive Charlotte, NC 28269	Mainline Supply Co. 11900 Sam Roper Drive Charlotte, NC 28269	Personal Guarantee On Business Debt		72,775.61
South Carolina Department of Revenue PO Box 12265 Columbia, SC 29211-2265	South Carolina Department of Revenue PO Box 12265 Columbia, SC 29211-2265	2008 State Income Tax		39,043.95

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

We, **William C Bellamy** and **Pandra M Bellamy**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	November 24, 2009	Signature	/s/ William C Bellamy
			William C Bellamy
			Debtor
Date	November 24, 2009	Signature	/s/ Pandra M Bellamy
			Pandra M Bellamy
			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.

### LOCAL OFFICIAL FORM 1002-1 TO SC LBR 1002-1

### UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the United States Bankruptcy Code (Code) under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judges nor the court's employees may provide you with legal advice.

### Chapter 7: Liquidation (\$245 filing fee and \$39 administrative fee and \$15 trustee surcharge fee = \$299 total fee)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Under chapter 7, a trustee takes possession of all your property. You may claim certain of your property as exempt under governing federal and state law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities set by the Code.

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 Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts including, but not limited to, certain taxes and student loans, alimony and child support, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

### Chapter 11: Reorganization (\$1000 filing fee and \$39 administrative fee = \$1039 total fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are complex and any decision to file a chapter 11 petition should be made in consultation with an attorney.

### Chapter 12: Family Farmer (\$200 filing fee and \$39 administrative fee = \$239 total fee)

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

### Chapter 13: Repayment of All or Part of the Debts of an Individual (\$235 filing fee and \$39 administrative fee = \$274 total fee)

Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them 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 Code.

Under chapter 13, you must file a plan with the court to repay your creditors all or part of the money that you owe them, using future earnings. Usually, the period allowed by the court to repay debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect. Under chapter 13, unlike chapter 7, you may keep your property, both exempt and nonexempt, as long as you continue to make payments according to the plan.

After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

	<u>ACKNOWLEDGEMENT</u>	
	CASE NO	
I hereby certify that I have read this notice.		
Date: November 24, 2009	/s/ William C Bellamy	
	Debtor	
	/s/ Pandra M Bellamy	
	Joint Debtor (if applicable)	

<u>INSTRUCTIONS</u>: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the clerk. If filed by joint debtors, the notice must be personally signed by each.