Case 12-00490-hb Doc 1 Filed 01/28/12 Entered 01/28/12 08:16:41 Desc Main Document Page 1 of 12

B1 (Official Form 1)(12/11)	DC	Cument	ı a	ge i oi	12			
	States Bank strict of South		Court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First Kale Consulting Firm, LLC	, Middle):		Name	of Joint De	ebtor (Spouse)	(Last, First,	, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the Jo maiden, and t		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all) 57-1104137	ayer I.D. (ITIN) No.	/Complete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-7	Гахрауег I.D. (ITIN) No)./Complete EIN
Street Address of Debtor (No. and Street, City, 200 Kale Boulevard Spartanburg, SC	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of	of Business:	29303	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	Zii Code
Spartanburg						(10.1100		
Mailing Address of Debtor (if different from str	reet address):		Mailir	ig Address	of Joint Debto	or (if differer	nt from street address):	
	г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	r		<u> </u>					
Type of Debtor (Form of Organization) (Check one box)		of Business					otcy Code Under Whice led (Check one box)	:h
 □ 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.) 	☐ Health Care B☐ Single Asset R☐ in 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity B☐ Clearing Bank☐ Other	usiness Real Estate as d 101 (51B) roker	efined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	napter 15 Petition for Re a Foreign Main Procee napter 15 Petition for Re a Foreign Nonmain Pro	ding ecognition
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Ex (Check bo ☐ Debtor is a tax-e under Title 26 o	empt Entity x, if applicable) exempt organizate f the United State al Revenue Code	es	defined "incurr	are primarily cond in 11 U.S.C. § red by an individual, family, or h	(Check nsumer debts, 101(8) as dual primarily	busine	are primarily ess debts.
Filing Fee (Check one bo Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considera debtor is unable to pay fee except in installments. Form 3A. Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera	o individuals only). Mustion certifying that the Rule 1006(b). See Offi	St Check if: Check if: Del are Check all Ust 3B. Acc	btor is a sr btor is not btor's aggi- less than applicable olan is bein ceptances	a small busi regate nonco \$2,343,300 (e boxes: ng filed with of the plan w	debtor as defininges debtor as definitingent liquida amount subject this petition.	efined in 11 U ted debts (exc to adjustment		e years thereafter).
Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt properthere will be no funds available for distribution	perty is excluded and	l administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	1,000- 5,000 5,001- 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets So to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50] 100,000,001 0 \$500	\$500,000,001 to \$1 billion				

Case 12-00490-hb Doc 1 Filed 01/28/12 Entered 01/28/12 08:16:41 Desc Main

Document Page 2 of 12 **B1** (Official Form 1)(12/11) Page 2 Name of Debtor(s): Voluntary Petition Kale Consulting Firm, LLC (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: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: 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 required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ 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(l)).

B1 (Official Form 1)(12/11)

Page 3

Voluntary Petition

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

Name of Debtor(s):

Kale Consulting Firm, LLC

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.

 \mathbf{X}_{-}

Signature of Debtor

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

X /s/ Robert A. Pohl

Signature of Attorney for Debtor(s)

Robert A. Pohl 10877

Printed Name of Attorney for Debtor(s)

Stodghill Law Firm Chartered

Firm Name

201 E. McBee Avenue, Suite 300A Greenville, SC 29601-2884

Address

Email: cstodghill@stodghill-law.com 8642710966 Fax: 8647706167

Telephone Number

January 28, 2012

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.

X /s/ Dr. Randy Kale

Signature of Authorized Individual

Dr. Randy Kale

Printed Name of Authorized Individual

Managing Member

Title of Authorized Individual

January 28, 2012

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 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.)

X

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.

COMPANY RESOLUTION OF KALE CONSULTING FIRM, LLC

The following resolution is adopted by the written consent of all of the officers and members of Kale Consulting Firm, LLC:

The company has adopted the following resolution:

RESOLVED, that the Manager, Dr. Randy Kale, is authorized to file a Petition for Relief with the United States Bankruptcy Court for the District of South Carolina under the provisions of Chapter 11 and to take all action necessary to see that said petition and schedules are promptly filed including the contracting with an attorney for legal services.

FURTHER RESOLVED, that the corporation authorizes the entering of an agreement with the Stodghill Law Firm Chartered for representation in said Chapter 11 proceeding and to pay a fee of \$10,000.00 plus the filing fee for the filing of the Chapter 11 Bankruptcy Petition and representation of the Debtor at the Meeting of Creditors.

Dated: January 25, 2012

Kale Consulting Firm, LLC

By: Dr. Randy Kale Its: Managing Member

Kale Consulting Firm, LLC

By: Melissa Kale Its: Member

UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA

In re: Kale Consulting Firm, LLC

Case No. Chapter 11

STATEMENT REGARDING AUTHORITY TO SIGN AND FILE PETITION

I, Dr. Randy Kale, declare under penalty of perjury that I am the Manager of Kale Consulting Firm, LLC, a South Carolina Corporation and that on January 25, 2012, the following resolution was duly adopted by the officers and members of this Company:

"Whereas, it is in the best interest of this Corporation to file a voluntary petition in the United State Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code:

Be It Therefore Resolved, that Dr. Randy Kale, Manager of this Company, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a Chapter 11 voluntary bankruptcy case on behalf of the Company; and

Be It Further Resolved, that Dr. Randy Kale, Manager of this Company, is authorized and directed to appear in all bankruptcy proceedings on behalf of the Company, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the company in connection with such bankruptcy case; and

Be It Further Resolved, that Dr. Randy Kale, Manager of this Company, is authorized and directed to employ Robert Pohl, attorney and the law firm of the Stodghill Law Firm Chartered to represent the Company in such bankruptcy case."

Dated: January 25, 2012

Dr. Rand Calc
Kale Consulting Firm, LLC

By: Dr. Randy Kale Its: Managing Member

Celissa Kali Kale Consulting Firm, LLC

By: Melissa Kale

Its: Member

Case 12-00490-hb Doc 1 Filed 01/28/12 Entered 01/28/12 08:16:41 Desc Main Document Page 6 of 12

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of South Carolina

In re	Kale Consulting Firm, LLC		Case No.	
		Debtor(s)	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, 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]
American Express P.O. Box 650448 Dallas, TX 75265	American Express P.O. Box 650448 Dallas, TX 75265	Business Debt	Disputed	1,500.00
AT&T P.O. Box 105262 Atlanta, GA 30348-5262	AT&T P.O. Box 105262 Atlanta, GA 30348-5262	Utility - Telephone		250.00
Duke Power P.O. Box 70516 Charlotte, NC 28272-0516	Duke Power P.O. Box 70516 Charlotte, NC 28272-0516	Utility - Electricity		250.00
Inman Campobello Water District 5 Prospect Street Inman, SC 29349	Inman Campobello Water District 5 Prospect Street Inman, SC 29349	Utility - Water		20.00
Oren L. Brady, III Treasurer Spartanburg County P.O. Box 5807 Spartanburg, SC 29304	Oren L. Brady, III Treasurer Spartanburg County P.O. Box 5807 Spartanburg, SC 29304	Property Taxes		8,290.21
T-Mobile Bankruptcy Team P.O. Box 53410 Bellevue, WA 98015-3410	T-Mobile Bankruptcy Team P.O. Box 53410 Bellevue, WA 98015-3410	Utility - Telephone		175.00

Case 12-00490-hb Doc 1 Filed 01/28/12 Entered 01/28/12 08:16:41 Desc Main Document Page 7 of 12

B4 (Offic	cial Form 4) (12/07) - Cont.		
In re	Kale Consulting Firm, LLC	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]

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

I, the Managing Member 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	January 28, 2012	Signature	/s/ Dr. Randy Kale
			Dr. Randy Kale
			Managing Member

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.

Case 12-00490-hb Doc 1 Filed 01/28/12 Entered 01/28/12 08:16:41 Desc Main Document Page 8 of 12

United States Bankruptcy Court District of South Carolina

T	Kala Canaulting Firm 11 C		C N-	
In re	Kale Consulting Firm, LLC	Debtor(s)	Case No. Chapter	11
	DISCLOSURE OF COM	PENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the rendered on behalf of the debtor(s) in contempla	e filing of the petition in bankruptcy	, or agreed to be pa	d 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 recei	ved	\$	2,700.00
	Balance Due		\$	7,300.00
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 of	compensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed components of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects	s of the bankruptcy	ease, including:
1	a. Analysis of the debtor's financial situation, and a preparation and filing of any petition, schedules Representation of the debtor at the meeting of cal. [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applications of the secured creditors and applications of the secured creditors of the secured creditors of the secured creditors and applications are secured creditors of the secured creditors are secured creditors of the secured creditors are secured creditors of the secured creditors are secured creditors.	, statement of affairs and plan which reditors and confirmation hearing, an a to reduce to market value; executions as needed; preparation	may be required; d any adjourned hea	rings thereof;
6.]	By agreement with the debtor(s), the above-disclose Representation of the debtors in any any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of ankruptcy proceeding.	of any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated	l: _January 28, 2012	/s/ Robert A. Pohl	<u> </u>	
		Robert A. Pohl Stodghill Law Fire	m Chartered	
		201 E. McBee Ave		
		Greenville, SC 29	601-2884	
		8642710966 Fax: cstodghill@stodg		

Case 12-00490-hb Doc 1 Filed 01/28/12 Entered 01/28/12 08:16:41 Desc Main Document Page 9 of 12

United States Bankruptcy Court District of South Carolina

In re	Kale Consulting Firm, LLC		Case No.	
-	-	Debtor		
			Chapter	11
			- I	

LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest	
Dr. Randy Kale 200 Kale Boulevard Spartanburg, SC 29303	Membership Interests	51%	Voting	
Melissa J. Kale 200 Kale Boulevard Spartanburg, SC 29303	Membership Interests	49%	Voting	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the Managing Member of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date_	January 28, 2012	Signature_/s/ Dr. Randy Kale
		Dr. Randy Kale
		Managing Member

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 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy CourtDistrict of South Carolina

In re	Kale Consulting Firm, LLC		Case No.	
	_	Debtor(s)	Chapter	11
	CERTIFICATIO	N VERIFYING CREDITOR	MATRIX	-
CM/EC	The above named debtor, or attorney for aptrox Rule 1007-1 that the master mailing later, or conventionally filed in a typed hard ation to, the debtor's schedules, statements and	list of creditors submitted either on copy scannable format which has	computer d been compa	iskette, electronically filed via ared to, and contains identical
	Master mailing list of creditors submitted via	a:		
	(a) computer diskette			
	(b) scannable hard copy (number of sheets submitted			
	(c) X electronic version filed	l via CM/ECF		
Date:	January 28, 2012	/s/ Dr. Randy Kale		
		Dr. Randy Kale/Managing Member Signer/Title		
Date:	January 28, 2012	/s/ Robert A. Pohl		
		Signature of Attorney		
		Robert A. Pohl		
		Stodghill Law Firm Chartered 201 E. McBee Avenue, Suite 300A		
		Greenville, SC 29601-2884		
		8642710966 Fax: 8647706167		

10877

Typed/Printed Name/Address/Telephone

District Court I.D. Number

AMERICAN EXPRESS P.O. BOX 650448 DALLAS TX 75265

AT&T P.O. BOX 105262 ATLANTA GA 30348-5262

BETTY C. RUSH / MAGNOLIA TRUST P.O. BOX 673 COLUMBUS NC 28722-0673

CLINICS OF DR. RANDY KALE, P.C. 200 KALE BOULEVARD SPARTANBURG SC 29303

DUKE POWER
P.O. BOX 70516
CHARLOTTE NC 28272-0516

FIRST SOUTH BANK 1450 JOHN B. WHITE, SR. BLVD. P.O. BOX 1928 SPARTANBURG SC 29306

INMAN CAMPOBELLO WATER DISTRICT 5 PROSPECT STREET INMAN SC 29349

INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATION P.O. BOX 7346 PHILADELPHIA PA 19101-7346

OREN L. BRADY, III TREASURER SPARTANBURG COUNTY P.O. BOX 5807 SPARTANBURG SC 29304

S.C. EMPLOYMENT SECURITY COMMISSION P.O. BOX 995 COLUMBIA SC 29202

S.C. EMPLOYMENT SECURITY COMMISSION BPC COLLECTION UNIT P.O. BOX 2644 COLUMBIA SC 29202

SC DEPT. OF REV & TAX P.O. BOX 12265 COLUMBIA SC 29211

SPARTANBURG COUNTY ASSESSOR'S OFFICE 366 NORTH CHURCH STREET SUITE 800 SPARTANBURG SC 29303

T-MOBILE BANKRUPTCY TEAM P.O. BOX 53410 BELLEVUE WA 98015-3410

TYLER, CASSELL, JACKSON, PEACE & SILVER, C/O JEFFREY L. SILVER, ESQUIRE P.O. BOX 11656 COLUMBIA SC 29211