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□ Debtor is a tax exempt organization under Title 26 of the United States Code (the Internal Revenue Code).       □ defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a presonal, family, or household purpose."         ■ Full Filing Fee (Check one box)       ■ Filing Fee (Check one box)       □ Debtor is a tax exempt organization under Title 26 of the United States       □ Debtor is a tax exempt organization "incurred by an individual purpose."       □ Check one box:       Chapter 11 Debtors         ■ Full 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 3B.       Check one box:       Chapter 11 Debtors Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).         □ Debtor is a tax exempt organization attach signed application for the court's consideration. See Official Form 3B.       □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).         □ Debtor estimates that funds will be available for distribution to unsecured ereditors.       □ Debtor is a tax exempt organization attach signed application for the court's consideration. See Official Form 3B.       THIS SPACE IS FOR COURT USE ONLY         Statistical/Administrative Information ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.       □ THIS SPACE IS FOR COURT USE ONLY         Estimated Number of Creditors ■ Debtor is \$100,0001       \$100,0001       \$100,0001       \$500,0001 <td></td> <td></td> <td></td> <td></td> <td>Debts a</td> <td>are primarily co</td> <td></td> <td></td> <td>Debts are primarily</td>					Debts a	are primarily co			Debts are primarily
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□       Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.       Check all applicable boxes:       A plan is being filed with this petition.         □       A plan is being filed with this petition.       A plan is being filed with this petition.       A cceptances 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       *** Robert Wilcox 0755168 ***       THIS SPACE IS FOR COURT USE ONLY         □       Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.       THIS SPACE IS FOR COURT USE ONLY         Estimated Number of Creditors       □       □       □       □       □         1-       50 -       100-       200-       5,001-       50,000-       50,000-       100,000         Estimated Assets       □       □       10,000-       5100,000-       5500,000-       5500,000-       10,500-       5500,000-       10,500-       10,500-       10,500-       10,500-       10,500-       10,500-       10,500-       10,500-       10,500-       100,000-       10,000-       10,000-       10,000-       10,000-       10,000-       10,000-       10,500-       10,000-       10,000-	attach signed application for the court's consideration certifying that the debtor			or 🗖	Debtor's a	aggregate nor s or affiliates)	ncontingent liq	uidated debts (ex \$2,190,000.	cluding debts owed
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<b>B1</b> (Official For	rm 1)(1/08)		Page 2		
Voluntar	y Petition	Name of Debtor(s): Sowders, Paul Dell	bort		
(This page mu	ist be completed and filed in every case)	Sowders, Faul Delbert			
10	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two	o, attach additional sheet)		
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (1	f more than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debtor is	<b>Exhibit B</b> an individual whose debts are primarily consumer debts.)		
forms 10K a pursuant to S and is reques	<ul> <li>(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.)</li> <li>Exhibit A is attached and made a part of this petition.</li> <li>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</li> <li>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 notion required by 11 U.S.C. §342(b).</li> <li>X</li></ul>				
	Ext	l nibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	d identifiable harm to public health or safety?		
Exhibit If this is a joi	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	ch spouse must complete a a part of this petition.			
	Information Regardin	ng the Debtor - Venue			
	(Check any ap	• /			
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, get				
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.					
	<b>Certification by a Debtor Who Reside</b> (Check all app		tial Property		
	Landlord has a judgment against the debtor for possession	<i>.</i>	ox checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the co after the filing of the petition.				

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition	Name of Debtor(s):
voluntary retition	Sowders, Paul Delbert
This page must be completed and filed in every case)	
5	natures
<ul> <li>Signature(s) of Debtor(s) (Individual/Joint)</li> <li>I declare under penalty of perjury that the information provided in this petition is true and correct.</li> <li>[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.</li> <li>[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).</li> <li>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</li> </ul>	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.
V /s/ Paul Delbert Sowders	X
X /s/ Paul Delbert Sowders Signature of Debtor Paul Delbert Sowders	Signature of Foreign Representative
X	Printed Name of Foreign Representative
Signature of Joint Deblor	Dete
Telephone Number (If not represented by attorney)	Date
relephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
May 11, 2009	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	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
Signature of Attorney*         X       /s/ Robert Wilcox         Signature of Attorney for Debtor(s)         Robert Wilcox 0755168         Printed Name of Attorney for Debtor(s)         Wilcox Law Firm         Firm Name         Enterprise Parkway         4190 Belfort Road, Suite 315         Jacksonville, FL 32216         Address	<ul> <li>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.</li> <li>Printed Name and title, if any, of Bankruptcy Petition Preparer</li> <li>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.)</li> </ul>
Email: rwilcox@wilcoxlawfirmcom <u>1-904-281-0700 Fax: 1-904-513-9201</u> Telephone Number May 11, 2009	
Date	Address
*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.	X
Signature of Debtor (Corporation/Partnership)	Date
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.	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 i not an individual:
X Signature of Authorized Individual	
Signature of Authorized Individual         Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	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.
Date	

## United States Bankruptcy Court Middle District of Florida

In re Paul Delbert Sowders

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*.

 $\Box$ 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.

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/ Paul Delbert Sowders
Paul Delbert Sowders

Date: May 11, 2009

## United States Bankruptcy Court Middle District of Florida

In re Paul Delbert Sowders

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, 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 c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		5,103.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		2,815.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		1,964.00
Bank America Attn: Bankruptcy Dept 475 Crosspoint Parkway Getzville, NY 14068 Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	Bank America Attn: Bankruptcy Dept 475 Crosspoint Parkway Getzville, NY 14068 Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	404 Woodlawn Drive St. Marys, GA 31558 11714 Edgemere Drive Jacksonville, FL		91,398.00 (80,000.00 secured) 173,110.00 (200,000.00 secured)
Barclays Bank Delaware	Barclays Bank Delaware	32223 CreditCard		(146,731.00 senior lien) 3,327.00
Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899	Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899			
Caesars Palace Collections Department 2100 Pacific Avenue Atlantic City, NJ 08401	Caesars Palace Collections Department 2100 Pacific Avenue Atlantic City, NJ 08401	Loan		250,000.00
Chase- BP Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156	Chase- BP Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156	CreditCard		62.00

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

(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]
Hard Rock Cafe	Hard Rock Cafe	Loan		500,000.00
Collections Dept 1000 Boardwalk Atlantic City, NJ 08401	Collections Dept 1000 Boardwalk Atlantic City, NJ 08401			
Harrahs 228 Poydras Street New Orleans, LA 70130	Harrahs 228 Poydras Street New Orleans, LA 70130	Loan	Disputed	20,000.00
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197	Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197	CreditCard		8,540.00
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Personal Income Taxes		Unknown
Jacksonville Center for Endo PO Box 917249 Orlando, FL 32891	Jacksonville Center for Endo PO Box 917249 Orlando, FL 32891	medical services rendered		588.05
Resorts International Collections Dept 1133 Boardwalk Atlantic City, NJ 08401	Resorts International Collections Dept 1133 Boardwalk Atlantic City, NJ 08401	Loan		100,000.00
Trump Taj Mahal collections 1000 Boardwalk at Va. Ave Atlantic City, NJ 08401	Trump Taj Mahal collections 1000 Boardwalk at Va. Ave Atlantic City, NJ 08401			200,000.00
Wachovia Cc Po Box 3117 Winston Salem, NC 27102	Wachovia Cc Po Box 3117 Winston Salem, NC 27102	CreditCard		14,217.00
Wynn Las Vegas, LLC - collection department PO Box 98967 Las Vegas, NV 89193	Wynn Las Vegas, LLC - collection department PO Box 98967 Las Vegas, NV 89193	loan		1,200,000.00

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, **Paul Delbert Sowders**, 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 May 11, 2009

Signature /s/ Paul Delbert Sowders Paul Delbert Sowders 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 MIDDLE DISTRICT OF FLORIDA

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 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 <u>before</u> 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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **<u>Chapter 7</u>**: 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.

# <u>Chapter 13</u>: 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 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 Wilcox 0755168	X <u>/</u>	s/ Robert Wilcox	May 11, 2009
Printed Name of Attorney	S	Signature of Attorney	Date
Address:			
Enterprise Parkway			
4190 Belfort Road, Suite 315			
Jacksonville, FL 32216			
1-904-281-0700			
rwilcox@wilcoxlawfirmcom			
-			

#### **Certificate of Debtor**

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

Paul Delbert Sowders	X /s/ Paul Delbert Sowders	May 11, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	Х	
	Signature of Joint Debtor (if any)	Date

## United States Bankruptcy Court Middle District of Florida

In re Paul Delbert Sowders

Debtor(s)

Case No. Chapter

11

## **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: May 11, 2009

/s/ Paul Delbert Sowders Paul Delbert Sowders

Signature of Debtor

Paul Delbert Sowders 11714 Edgemere Drive Jacksonville, FL 32223

Robert Wilcox Wilcox Law Firm Enterprise Parkway 4190 Belfort Road, Suite 315 Jacksonville, FL 32216

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Bank America Attn: Bankruptcy Dept 475 Crosspoint Parkway Getzville, NY 14068

Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410

Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420

Barclays Bank Delaware Attention: Customer Support Department One Ceasars Palace Drive Po Box 8833 Wilmington, DE 19899

BrownsteinHyattFarberSchreck 100 City Parkway, Suite 1600 Las Vegas, NV 89106

Caesars Palace Collections Department 2100 Pacific Avenue Atlantic City, NJ 08401

Caesars Palace 35670 Las Vegal Blvd S Las Vegas, NV 89109

Chase- BP Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156

Hard Rock Cafe Collections Dept 1000 Boardwalk Atlantic City, NJ 08401

Hard Rock Hotel & Casino Accounting Department 4455 Paradise Road Las Vegas, NV 89109

Harrah's New Orleans Number 8 Canal Street New Orleans, LA 70130

Harrahs 228 Poydras Street New Orleans, LA 70130

Harrahs Entertainment Inc. Las Vegas, NV 89109

Harrahs Operating Co. Inc. 1 Harrahs Court Las Vegas, NV 89119

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197 Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

Internal Revenue Service 400 W. Bay St., Ste. 35045 Stop 5730-GRP 2 Jacksonville, FL 32202-4437

Internal Revenue Service 4800 Buford Hwy. Atlanta, GA 39901

Jacksonville Center for Endo PO Box 917249 Orlando, FL 32891

Kimmarie Sinatra for Wynn Las Vegas LLC 3131 Las Vegas Blvd South Las Vegas, NV 89109

Office of District Attorney Bad Check Diversion Unit 200 Lewis Avenue, LL#246 PO Box 552212 Las Vegas, NV 89155

**Resorts International** Collections Dept 1133 Boardwalk Atlantic City, NJ 08401

Sears/cbsd Sears Bankruptcy Recovery 7920 Nw 110th St Kansas City, MO 64101

Trump Entertainment Resorts 151 S. Pennsylvania Ave. Atlantic City, NJ 08401

Trump Taj Mahal collections 1000 Boardwalk at Va. Ave Atlantic City, NJ 08401

Wachovia Cc Po Box 3117 Winston Salem, NC 27102

Wells Fargo Hm Mortgag Attention: Bankruptcy Department MAC-X 3476 Stateview Blvd Fort Mill, SC 29715

Wynn Casino 3131 Las Vegas Blvd S Las Vegas, NV 89109

Wynn Las Vegas, LLC collection department PO Box 98967 Las Vegas, NV 89193