

OCT 3 1 2005

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE:	)	CASE NO. 05-85009-JB
	)	
DWAYNE LAWRENCE BLAND	)	CHAPTER 7
	)	
Debtor.	)	

**ORDER**

Debtor Dwayne Lawrence Bland filed a Chapter 7 case *pro se* on October 17, 2005. In most cases, the bankruptcy law in effect for cases filed on or after October 17, 2005 requires that individual debtors receive a credit briefing from an approved credit counseling service BEFORE a bankruptcy case is filed. If a debtor has not received such a briefing, he is not eligible to file a bankruptcy case unless he qualifies for an exemption under §109(h)(4) of the Bankruptcy Code or submits a certification under §109(h)(3) of the Bankruptcy Code that is satisfactory to the Court.

In his voluntary petition, "Certification Concerning Debt Counseling by Individual/Joint Debtor(s)", debtor checked the box that states as follows: "I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances." The papers submitted by the debtor do not appear to contain any certification of exigent circumstances as required under 11 U.S.C. §109(h)(3) or any statements supporting a waiver under §109(h)(4).

A hearing will be held on **November 14, 2005 at 2:00 P.M.**,

COURTROOM 1402, UNITED STATES COURTHOUSE, RICHARD B. RUSSELL  
FEDERAL BUILDING, 75 SPRING STREET, S.W., ATLANTA, GEORGIA to allow  
the debtor to present the factual basis of his request for a waiver of the requirement that  
he receive the credit briefing before filing for Chapter 7 bankruptcy relief.

For the debtor's information, the list of approved credit counseling agencies is  
attached to this Order.

IT IS SO ORDERED, this 28<sup>th</sup> day of October, 2005.

  
JOYCE BIHARY  
UNITED STATES BANKRUPTCY JUDGE

**Credit Counseling Agencies Approved Pursuant to 11 U.S.C. § 111**

**U. S. Bankruptcy Court, Northern District of Georgia**

**See <http://www.ganb.uscourts.gov/> for possible updates**

Consumer Credit Counseling Service of Greater Atlanta Inc.  
100 Edgewood Avenue, Suite 1800, Atlanta, GA 30303 800-251-2227  
[www.cccsinc.org](http://www.cccsinc.org) In Person (*not available in all judicial districts*), Telephonic & Internet

Consumer Credit Counseling Service of Middle Georgia Inc.  
277 Martin Luther Kings Jr. Blvd, Suite 202, Macon, GA 31201 800-446-7123  
(In Person & Telephonic)

Credit Counseling Centers of America  
9330 LBJ Freeway, Suite 900, Dallas, TX 75379-8039 800-493-2222  
[www.cccamerica.org](http://www.cccamerica.org) In Person (*not avail. in all judicial districts*), Telephonic/ Internet

The Family Center of Columbus, Inc.  
1350 15th Avenue, Columbus, GA 31902 800-757-2227 [www.cccs-wga.com](http://www.cccs-wga.com)  
In Person, Telephonic, Internet

GreenPath, Inc.  
38505 Country Club Drive, Suite 210  
Farmington Hills, MI 48331-3429 800-630-6718 [www.greenpath.com](http://www.greenpath.com)  
In Person (*not available in all judicial districts*), and Telephonic

Money Management International Inc.  
9009 West Loop South, 7<sup>th</sup> Floor, Houston, TX 77096-1719 877-918-2227  
[www.moneymanagement.org](http://www.moneymanagement.org)  
In Person (*not available in all judicial districts*), Telephonic and Internet

Partnership for Families, Children and Adults  
5704 Marlin Road, Suite 2300, Chattanooga, TN 37411 423-490-5620 [www.nfcc.org](http://www.nfcc.org)  
(In Person, Telephonic and Internet)

Springboard Nonprofit Consumer Credit Management Inc.  
4351 Latham Street, Riverside, CA 92501 800-947-3752 [www.credit.org](http://www.credit.org)  
In Person (*not available in all judicial districts*), Telephonic and Internet

CERTIFICATE OF MAILING

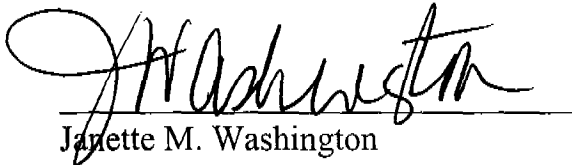
A copy of the foregoing Order and Notice of Hearing was mailed to the following:

**U.S. Trustee**

362 Richard Russell Bldg.  
75 Spring St., SW  
Atlanta, GA 30303

**Duane Lawrence Bland**

1645 Bettis Tribble Gap Road  
Cumming, GA 30040



Janette M. Washington  
Courtroom Deputy Clerk for  
Chief Judge Joyce Bihary

Mailed: \_\_\_\_\_



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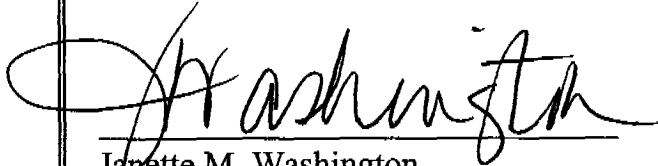
**05- 85009**

**Harry W. Pettigrew**

Pettigrew & Associates, P.C.

P.O. Box 4030

Decatur, GA 30031

A handwritten signature in cursive script, appearing to read "J Washington", written over a horizontal line.

Janette M. Washington

Courtroom Deputy Clerk for

Chief Judge Joyce Bihary

Mailed: 11/09/05