

**United States Bankruptcy Court
Middle District of Alabama**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Williams, Kip R	Name of Joint Debtor (Spouse) (Last, First, Middle): Williams, Lisa F
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Kip Randall Williams; FDBA KIP WILLIAMS BOAT COUNTRY, INC.	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Lisa Ford Williams; AKA Lisa Ford
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9068	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9950
Street Address of Debtor (No. and Street, City, and State): 2115 Johnny Murphy Road Dothan, AL	Street Address of Joint Debtor (No. and Street, City, and State): 2115 Johnny Murphy Road Dothan, AL
ZIP Code 36301	ZIP Code 36301
County of Residence or of the Principal Place of Business: Houston	County of Residence or of the Principal Place of Business: Houston
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information *** J. KAZ ESPY ASB-0122-A63E *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> 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 <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Williams, Kip R Williams, Lisa F</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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Exhibit C

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

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

Exhibit D

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

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

If this is a joint petition:
 Exhibit D also completed and signed by the joint debtor is attached 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)).

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

Name of Debtor(s):
Williams, Kip R
Williams, Lisa F

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/ Kip R Williams
Signature of Debtor **Kip R Williams**

X /s/ Lisa F Williams
Signature of Joint Debtor **Lisa F Williams**

Telephone Number (If not represented by attorney)

October 16, 2008
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 Attorney*

X /s/ J. KAZ ESPY
Signature of Attorney for Debtor(s)

J. KAZ ESPY ASB-0122-A63E
Printed Name of Attorney for Debtor(s)

ESPY, METCALF & ESPY, P.C.
Firm Name

**326 NORTH OATES STREET
POST OFFICE DRAWER 6504
DOTHAN, AL 36302-6504**

Address

334-793-6288 Fax: 334-712-1617
Telephone Number

October 16, 2008
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 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 bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

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.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

United States Bankruptcy Court
Middle District of Alabama

In re Kip R Williams
Lisa F Williams

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.*

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

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

United States Bankruptcy Court
Middle District of Alabama

In re Kip R Williams
Lisa F Williams

Debtor(s)

Case No. _____

Chapter 11

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**United States Bankruptcy Court
Middle District of Alabama**

In re **Kip R Williams
Lisa F Williams**

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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
TEXTRON FINANCIAL 6110 GOLDEN HILLS DR MINNEAPOLIS, MN 55416	TEXTRON FINANCIAL 6110 GOLDEN HILLS DR MINNEAPOLIS, MN 55416	Personal Guarantee of floor plan debt relating to operation of Williams Boat Country, Inc.	Contingent Unliquidated Disputed	294,104.71
GE COMMERCIAL DISTRIBUTION FINANCE 5595 TRILLIUM BLVD HOFFMAN ESTATES, IL 60192	GE COMMERCIAL DISTRIBUTION FINANCE 5595 TRILLIUM BLVD HOFFMAN ESTATES, IL 60192	Personal Guarantee of floor plan debt relating to operation of Williams Boat Country, Inc.	Contingent Unliquidated Disputed	280,000.00
REGIONS BANK P O BOX 511 MONTGOMERY, AL 36101- 0511	REGIONS BANK P O BOX 511 MONTGOMERY, AL 36101-0511	Personal Guarantee of floor plan debt relating to operation of Williams Boat Country, Inc.	Contingent Unliquidated Disputed	260,000.00
AB&T NATIONAL BANK FKA FIRST BANK OF DOTHAN P O BOX 5737 DOTHAN, AL 36302	AB&T NATIONAL BANK FKA FIRST BANK OF DOTHAN P O BOX 5737 DOTHAN, AL 36302	Real property located at 2115 Johnny Murphy Road, Dothan		300,000.00 (156,000.00 secured)
21ST CENTURY MORTGAGE CORP P O BOX 477 KNOXVILLE, TN 37901	21ST CENTURY MORTGAGE CORP P O BOX 477 KNOXVILLE, TN 37901	2000 Gateway 3x mobile home		67,607.00 (0.00 secured)
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114- 0326	INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114-0326	941 trust fund portion, which will be lower than acknowledged claim amount		39,843.16
HOUSEHOLD FINANCE P O BOX 8603 ELMHURST, IL 60126	HOUSEHOLD FINANCE P O BOX 8603 ELMHURST, IL 60126			20,352.00

In re **Kip R Williams**
Lisa F Williams

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
HFC - USA 961 Weigel Drive ELMHURST, IL 60126	HFC - USA 961 Weigel Drive ELMHURST, IL 60126			20,352.00
BANK OF AMERICA 1355 WINDWARD CONCOURSE ALPHARETTA, GA 30005	BANK OF AMERICA 1355 WINDWARD CONCOURSE ALPHARETTA, GA 30005	Debt related to the operation of Williams Boat Country, Inc.	Contingent Unliquidated Disputed	18,000.00
GMAC P O BOX 380901 BLOOMINGTON, MN 55438	GMAC P O BOX 380901 BLOOMINGTON, MN 55438	2005 Chevrolet 2500HD		14,782.00 (0.00 secured)
GM BUSINESS CARD P O BOX 94014 PALATINE, IL 60094-4014	GM BUSINESS CARD P O BOX 94014 PALATINE, IL 60094-4014	CREDIT CARD PURCHASES		13,351.27
CITIFINANCIAL CORP LLC BK DEPT P O BOX 140069 IRVING, TX 75014-0006	CITIFINANCIAL CORP LLC BK DEPT P O BOX 140069 IRVING, TX 75014-0006	2000 Ford F150		8,265.71 (0.00 secured)
US BANK CARDMEMBER SERVICES P.O. BOX 6335 FARGO, ND 58125-6335	US BANK CARDMEMBER SERVICES P.O. BOX 6335 FARGO, ND 58125-6335	CREDIT CARD PURCHASES		7,734.29
FBS CARD/US BANK 2626 WARRENVILLE DOWNERS GROVE, IL 60515	FBS CARD/US BANK 2626 WARRENVILLE DOWNERS GROVE, IL 60515	CREDIT CARD PURCHASES		7,538.00
ARMY AVIATION CENTER FEDERAL C.U. P O DRAWER 8 DALEVILLE, AL 36322	ARMY AVIATION CENTER FEDERAL C.U. P O DRAWER 8 DALEVILLE, AL 36322	LINE OF CREDIT		7,073.00
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114-0326	INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114-0326	3rd & 4th quarter of 2007 and 1st quarter fo 2008		5,628.07 (0.00 secured)
US BANK P O BOX 108 SAINT LOUIS, MO 63166-9801	US BANK P O BOX 108 SAINT LOUIS, MO 63166-9801	CREDIT CARD PURCHASES		5,549.09
CHASE ATTN: BK DEPT PO BOX 100018 KENNESAW, GA 30156	CHASE ATTN: BK DEPT PO BOX 100018 KENNESAW, GA 30156	CREDIT CARD PURCHASES		3,466.00
CITI MASTERCARD PROCESSING CTR DES MOINES, IA 50364-0001	CITI MASTERCARD PROCESSING CTR DES MOINES, IA 50364-0001	CREDIT CARD PURCHASES		2,465.18
PRSM/CBSD	PRSM/CBSD			2,324.00

In re Kip R Williams
Lisa F Williams
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**

We, **Kip R Williams** and **Lisa F Williams**, 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 October 16, 2008

Signature /s/ Kip R Williams
Kip R Williams
Debtor

Date October 16, 2008

Signature /s/ Lisa F Williams
Lisa F Williams
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.

KIP R WILLIAMS
2115 JOHNNY MURPHY ROAD
DOTHAN AL 36301

LISA F WILLIAMS
2115 JOHNNY MURPHY ROAD
DOTHAN AL 36301

21ST CENTURY MORTGAGE CORP
P O BOX 477
KNOXVILLE TN 37901

AB&T NATIONAL BANK
FKA FIRST BANK OF DOTHAN
P O BOX 5737
DOTHAN AL 36302

ARMY AVIATION CENTER FEDERAL C.U.
P O DRAWER 8
DALEVILLE AL 36322

BANK OF AMERICA
1355 WINDWARD CONCOURSE
ALPHARETTA GA 30005

BANK OF THE WEST
1400 RIVER PARK DR
STE 200
DOTHAN AL 36302

BLUE WATER FINANCE
5041 NEW CENTRE DR
WILMINGTON NC 28403

BOMBARDIER US INC
10101 SCENIC DR
STURTEVANT WI 53177

BRUNSWICK ACCETPANCE CO LLC
5595 TRILLIUM BLVD
HOFFMAN ESTATES IL 60192

CAPITAL ONE BANK
INQUIRIES
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CHASE
ATTN: BK DEPT
PO BOX 100018
KENNESAW GA 30156

CITI MASTERCARD
PROCESSING CTR
DES MOINES IA 50364-0001

CITIFINANCIAL CORP LLC
BK DEPT
P O BOX 140069
IRVING TX 75014-0006

DILLARDS NATIONAL BANK
P O BOX 981430
EL PASO TX 79998-1430

FBS CARD/US BANK
2626 WARRENVILLE
DOWNERS GROVE IL 60515

GE COMMERCIAL
P O BOX 74666
CHICAGO IL 60675

GE COMMERCIAL DISTRIBUTION FINANCE
5595 TRILLIUM BLVD
HOFFMAN ESTATES IL 60192

GM BUSINESS CARD
P O BOX 94014
PALATINE IL 60094-4014

GMAC
P O BOX 105677
ATLANTA GA 30348

GMAC
P O BOX 380901
BLOOMINGTON MN 55438

HFC - USA
961 WEIGEL DRIVE
ELMHURST IL 60126

HOUSEHOLD FINANCE
P O BOX 8603
ELMHURST IL 60126

INTERNAL REVENUE SERVICE
PO BOX 21126
PHILADELPHIA PA 19114-0326

KUBOTA CREDIT CORP
SOUTHEAST DIVISION
1025 NORTHBROOK PKWY
SUWANEE GA 30024

PRSM/CBSD

REGIONS BANK
P O BOX 511
MONTGOMERY AL 36101-0511

SMALL BUSINESS ADMIN
ALABAMA DISTRICT OFFICE
801 TOM MARTIN DR STE 201
BIRMINGHAM AL 35211-6424

TEXTRON FINANCIAL
6110 GOLDEN HILLS DR
MINNEAPOLIS MN 55416

US BANK
CARDMEMBER SERVICES
P.O. BOX 6335
FARGO ND 58125-6335

US BANK
P O BOX 108
SAINT LOUIS MO 63166-9801

CAPITAL ONE
PO BOX 5294
CAROL STREAM IL 60197-5294

CITI MASTERCARD
P.O. BOX 689182
DES MOINES IA 50364-9182

CITIFINANCIAL
P O BOX 6931
THE LAKES NV 88901-6931

FOUNDATION CAPITAL
1600 1ST AVE N
STE B108
BIRMINGHAM AL 35203

GMAC
P.O. BOX 9001948
LOUISVILLE KY 40290-1948

HFC
PO BOX 17574
BALTIMORE MD 21297

HOLLY LYNN SAWYER
P.O. BOX 1165
DOTHAN AL 36302

KUBOTA CREDIT CORP
1175 S. GUILD AVE.
LODI CA 95240

KUBOTA CREDIT CORP
P.O. BOX 0559
CAROL STREAM IL 60132-0559

M. E. BUCK DOUGHERTY
ONE MEMPHIS PLACE,
200 JEFFERSON AVENUE, SUITE 1501
MEMPHIS TN 38103

ROBERT P. REYNOLDS
P.O. BOX 2863
TUSCALOOSA AL 35403

UNITED STATES ATTORNEY
ATTN: PATRICIA CONOVER
P. O. BOX 197
MONTGOMERY AL 36101-0197

US BANK
P.O. BOX 108
SAINT LOUIS MO 63166-9801