

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Unger, Gregory Lewis	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Greg L. Unger	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-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9212	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 221 Veritas Dr. Dothan, AL ZIP Code 36303-3062	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: HOUSTON	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 4440 W. Main St., Ste #3 Dothan, AL ZIP Code 36305	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 *** C.H. ESPY, JR. ASB-3696-S78C *** <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 type="checkbox"/> 1-49 <input checked="" 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 checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input 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	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Unger, Gregory Lewis
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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: See Attachment	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):
Unger, Gregory Lewis

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/ Gregory Lewis Unger
Signature of Debtor **Gregory Lewis Unger**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

3/4/09
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/ C.H. ESPY, JR.
Signature of Attorney for Debtor(s)

C.H. ESPY, JR. ASB-3696-S78C
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

3/4/09
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

In re Gregory Lewis Unger
Debtor

Case No. _____

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

<u>Name of Debtor / District</u>	<u>Case No. / Relationship</u>	<u>Date Filed / Judge</u>
Carmel Properties Group, LLC Middle District of AL	09-10446	03/05/09
SEAL Investments, LLC Middle District of AL	09-10447	03/05/09

United States Bankruptcy Court
Middle District of Alabama

In re Gregory Lewis Unger

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. *[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.

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.]*

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

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/ Gregory Lewis Unger
 Gregory Lewis Unger

Date: 3/4/09

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

In re Gregory Lewis Unger

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>
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	Liabilities associated with SeaWinds Investments, LLC	Contingent Unliquidated	711,000.00
FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302	FIVE STAR CREDIT UNION P O BOX 2028 DOTHAN, AL 36302		Contingent Unliquidated	624,371.32
SCHWEIZER, ARTHUR F. 250 VENTURE CIRCLE FORT WALTON BEACH, FL 32548	SCHWEIZER, ARTHUR F. 250 VENTURE CIRCLE FORT WALTON BEACH, FL 32548	Foreign Judgment recovered in the Circuit Court in and for Walton Cty, FL on 10/15/08 & Judgment recovered in the Circuit Court of Dale Cty, AL on 12/		585,553.84
SILVERTON BANK LOAN OPERATIONS 3284 NORTHSIDE PKWY NW ATLANTA, GA 30327-2245	SILVERTON BANK LOAN OPERATIONS 3284 NORTHSIDE PKWY NW ATLANTA, GA 30327-2245	Secured by shares in Trinity Bank owned by Greg L Unger Investments, LLC & Irwin V Autrey Investments, LLC	Contingent Unliquidated	375,000.00
PEOPLES NATIONAL - FREEPORT ATTN: KATHY BLANTON 1020 JOHN SIMS PKWY NICEVILLE, FL 32578	PEOPLES NATIONAL - FREEPORT ATTN: KATHY BLANTON 1020 JOHN SIMS PKWY NICEVILLE, FL 32578		Disputed	280,797.00
INDEPENDENT BANK 230 W. MAIN ST. IONIA, MI 48846	INDEPENDENT BANK 230 W. MAIN ST. IONIA, MI 48846	Real estate note & mtg - PRC @ Rosemary Beach	Contingent Unliquidated	203,524.00
PEOPLES NATIONAL - FREEPORT ATTN: KATHY BLANTON 1020 JOHN SIMS PKWY NICEVILLE, FL 32578	PEOPLES NATIONAL - FREEPORT ATTN: KATHY BLANTON 1020 JOHN SIMS PKWY NICEVILLE, FL 32578			193,988.00

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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>
FIRST NATIONAL BANK OF FLORIDA 6512 CAROLINE ST. MILTON, FL 32570	FIRST NATIONAL BANK OF FLORIDA 6512 CAROLINE ST. MILTON, FL 32570	1st mtg - Real estate note & mtg on 704 Ave C, PCB, FL	Contingent Unliquidated	160,000.00
PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	115 Cannondale Dr., Dothan, AL	Contingent Unliquidated	139,900.00
AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	Duplex @ 214 Autumn Ridge	Contingent Unliquidated	135,000.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	1200 Beuna Vista, Dothan, AL	Contingent Unliquidated	78,000.00
PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	PEOPLESSOUTH BANK PO BOX 8038 DOTHAN, AL 36304	200 Crescent Dr., Dothan, AL	Contingent Unliquidated	55,890.00
SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	Townhouse @ 1002-C Tate Dr., Dothan, AL	Contingent Unliquidated	52,000.00
LIFESTYLE BUILDERS OF NW FL INC C/O ROBERT GORE PO BOX 9124 PANAMA CITY, FL 32417	LIFESTYLE BUILDERS OF NW FL INC C/O ROBERT GORE PO BOX 9124 PANAMA CITY, FL 32417	2nd mtg - Real estate note & mtg on 704 & 706 Ave C, PCB, FL	Contingent Unliquidated	50,000.00
OTTO, STEVE 100 MUIRFIELD LANE DOTHAN, AL 36305	OTTO, STEVE 100 MUIRFIELD LANE DOTHAN, AL 36305	2 lots behind 84W Village Shoppes, Pine Needles Rd	Contingent Unliquidated	50,000.00
FIRST NATIONAL BANK OF FLORIDA 6512 CAROLINE ST. MILTON, FL 32570	FIRST NATIONAL BANK OF FLORIDA 6512 CAROLINE ST. MILTON, FL 32570	Real estate note & mtg on Lot 32 Bay Shadow Estates S/D Lots 46 & 47 Santa Rosa - 32 Mandy Circle, Santa Rosa Beach, FL (1 lot)	Contingent Unliquidated	48,447.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	104 Phillips Terrace, 84 W	Contingent Unliquidated	46,980.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	2506 Scott Rd, Dothan, AL	Contingent Unliquidated	44,000.00
CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	CB&T 3680 W. MAIN ST. DOTHAN, AL 36305	2617 Kristie Rd, Dothan, AL	Contingent Unliquidated	41,000.00
COLONIAL BANK 1962 WEST MAIN STREET DOTHAN, AL 36303	COLONIAL BANK 1962 WEST MAIN STREET DOTHAN, AL 36303	Line of credit		37,086.00

In re Gregory Lewis Unger
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, **Gregory Lewis Unger**, 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 3/4/09

Signature /s/ Gregory Lewis Unger
Gregory Lewis Unger
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 ALABAMA

**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 **before** 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

Chapter 7: 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.

Chapter 13: 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 Trustee, 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.

C.H. ESPY, JR. ASB-3696-S78C _____ Printed Name of Attorney	X /s/ C.H. ESPY, JR. _____ Signature of Attorney	3/4/09 _____ Date
Address: 326 NORTH OATES STREET POST OFFICE DRAWER 6504 DOTHAN, AL 36302-6504 334-793-6288		

Certificate of Debtor

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

Gregory Lewis Unger _____ Printed Name(s) of Debtor(s)	X /s/ Gregory Lewis Unger _____ Signature of Debtor	3/4/09 _____ Date
Case No. (if known) _____	X _____ Signature of Joint Debtor (if any)	_____ Date

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

In re **Gregory Lewis Unger**

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: **3/4/09**

/s/ Gregory Lewis Unger

Gregory Lewis Unger

Signature of Debtor

GREGORY LEWIS UNGER
4440 W. MAIN ST., STE #3
DOTHAN AL 36305

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

AMERICAN EXPRESS
CUSTOMER SERVICE
P O BOX 297804
FORT LAUDERDALE FL 33329-7804

AMERIS BANK
3299 ROSS CLARK CIRCLE NW
DOTHAN AL 36303-3039

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

AUGUSTINE ON THE PARK CONDO ASSOC
136 GEORGETOWN AVE.
ROSEMARY BEACH FL 32461

AUTREY, PAULA
130 GLENCOE WAY
DOTHAN AL 36305

BANK OF AMERICA
ATTN: BKR. NC4-105-02-99
PO BOX 26012
GREENSBORO NC 27410

BORRIEGO SPRINGS BANK
7777 ALVARODO RD, STE #501
LA MESA CA 91941

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

CB&T
3680 W. MAIN ST.
DOTHAN AL 36305

CHASE
ATTN: BK DEPT
PO BOX 100018
KENNESAW GA 30156

CHASE MANHATTAN MORTGAGE
G7-PP
3415 VISION DR.
COLUMBUS OH 43219

CIT TECHNOLOGY FIN SERV INC
ATTN: CUSTOMER SVC
PO BOX 550599
JACKSONVILLE FL 32255-0599

COLONIAL BANK
1962 WEST MAIN STREET
DOTHAN AL 36303

COLUMBUS BANK & TRUST
PO BOX 105555
ATLANTA GA 30348

COUNTRYWIDE HOME LENDING
ATTN: BKR. SV-314B
PO BOX 5170
SIMI VALLEY CA 93062

COUNTRYWIDE HOME LOANS
PO BOX 660694
DALLAS TX 75266-0694

EMC MORTGAGE CORPORATION
P.O. BOX 225749
DALLAS TX 75222-5749

FIRST NATIONAL BANK OF FLORIDA
6512 CAROLINE ST.
MILTON FL 32570

FIVE STAR CREDIT UNION
P O BOX 2028
DOTHAN AL 36302

GEMB / SAMS CLUB
ATTN: BKR. DEPT
PO BOX 103104
ROSWELL GA 30076

HOGUE, JESSIE
131 MUIRFIELD LANE
DOTHAN AL 36305

INDEPENDENT BANK
230 W. MAIN ST.
IONIA MI 48846

LAWHORN, DONNA
323 PEBBLE BEACH DR.
EUFAULA AL 36027

LIFESTYLE BUILDERS OF NW FL INC
C/O ROBERT GORE
PO BOX 9124
PANAMA CITY FL 32417

MARTIN, JOHNNY & LINDA
178 SOUTHERN OAK DR.
DOTHAN AL 36301

MOORE, KATHY
#7 HOPTREE DR.
GREER SC 29650

OTTO, REBECCA
100 MUIRFIELD LANE
DOTHAN AL 36305

OTTO, STEVE
100 MUIRFIELD LANE
DOTHAN AL 36305

PARKER, ELLIS & ERMA
1004 SUMTER ST.
DOTHAN AL 36301

PEGGY C. BRANNON, TAX COLLECTOR
BAY COUNTY, FL
648 MULBERRY AVE
PANAMA CITY FL 32401

PEOPLES NATIONAL - FREEPORT
ATTN: KATHY BLANTON
1020 JOHN SIMS PKWY
NICEVILLE FL 32578

PEOPLESSOUTH BANK
PO BOX 8038
DOTHAN AL 36304

PHILLIP SANTORA & LEE BROWN
C/O NORTHSTAR ENGINEERING SVCS INC
PO BOX 6965
DOTHAN AL 36302-6965

SCHWEIZER, ARTHUR F.
250 VENTURE CIRCLE
FORT WALTON BEACH FL 32548

SILVERTON BANK
LOAN OPERATIONS
3284 NORTHSIDE PKWY NW
ATLANTA GA 30327-2245

SUNSOUTH BANK
P.O. BOX 1910
DOTHAN AL 36302

TROY BANK & TRUST
P.O. BOX 967
TROY AL 36081

U.S. SMALL BUSINESS ADMINISTRATION
ALABAMA DISTRICT OFFICE
801 TOM MARTIN DR STE 201
BIRMINGHAM AL 35211-6424

UNGER, BETH
221 VERITAS DR.
DOTHAN AL 36305

VISION BANK DESTIN
1021 HWY 98 E. #8
DESTIN FL 32541

WACHOVIA BANK
ATTN: CENTRAL BKR. VA 7359
PO BOX 13765
ROANOKE VA 24037

WACHOVIA BANK, N.A.
PO BOX 530554
ATLANTA GA 30353-0554

WELLS FARGO HOME MORTGAGE
ATTN: BKR DEPT MAC-X7801-03K
3476 STATEVIEW BLVD
FORT MILL SC 29715

WILLIAMS, JANE
PO BOX 3139
MILWAUKEE WI 53201-3139

AMERIS BANK
P O BOX 963
TIFTON GA 31793-0963

AUGUSTINE ON THE PARK CONDO ASSOC
C/O REBECCA F.S. DRUBE, ESQ.
2065 THOMASVILLE RD STE 102
TALLAHASSEE FL 32308

BANK OF AMERICA
PO BOX 15710
WILMINGTON DE 19886-5710

CAPITAL ONE BANK
PO BOX 6492
CAROL STREAM IL 60197-6492

CHAD E. STEWART, ESQ.
MARSH, COTTER & STEWART, LLP
PO BOX 310910
ENTERPRISE AL 36331

CHASE - CC
ATTN: BKR. DEPT
PO BOX 15298
WILMINGTON DE 19850

COLONIAL BANK
32 COMMERCE ST.
MONTGOMERY AL 36104

DAVID M. WOLFSON, P.C.
ATTORNEY AT LAW
1010 WILLIAM ST.
VALDOSTA GA 31601

NCO FINANCIAL SYSTEMS
ATTN: BANKRUPTCY
507 PRUDENTIAL ROAD
HORSHAM PA 19044

PHH MORTGAGE
6000 ATRIUM WAY
MOUNT LAUREL NJ 08054

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

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

WACHOVIA BANK, N.A. - BKR
7711 PLANTATION ROAD
MAIL CODE VA7359
ROANOKE VA 24019-3224

WASHINGTON MUTUAL
PO BOX 3139
MILWAUKEE WI 53201-3139

WILLIAM E. BOND, JR., ESQ.
JUDSON C. BRANDT, ESQ.
PO BOX 13010
PENSACOLA FL 32591-3010

WILLIAMS, JANE
PO BOX 43
MILAN GA 31060