

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Creager, Lyndon F. Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Creager, Linda L.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	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-0189	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0892
Street Address of Debtor (No. and Street, City, and State): 11916 Shadow Run Blvd. Riverview, FL	Street Address of Joint Debtor (No. and Street, City, and State): 11916 Shadow Run Blvd. Riverview, FL
ZIP Code 33569	ZIP Code 33569
County of Residence or of the Principal Place of Business: Hillsborough	County of Residence or of the Principal Place of Business: Hillsborough
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above): 2020 West Brandon Blvd. Suite 105 Brandon, FL 33511	

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 <hr/> 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 <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.									
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 \$50 million <input type="checkbox"/> \$10,000,001 to \$100 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									

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Creager, Lyndon F. Jr. Creager, Linda L.</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):
Creager, Lyndon F. Jr.
Creager, Linda L.

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/ Lyndon F. Creager, Jr.
Signature of Debtor **Lyndon F. Creager, Jr.**

X /s/ Linda L. Creager
Signature of Joint Debtor **Linda L. Creager**

Telephone Number (If not represented by attorney)

June 24, 2009
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/ Pierce J. Guard, Jr.
Signature of Attorney for Debtor(s)

Pierce J. Guard, Jr. 162388
Printed Name of Attorney for Debtor(s)

Pierce J. Guard, Jr., P.A.
Firm Name

4200 South Florida Avenue
Lakeland, FL 33813

Address

Email: jguardjr@aol.com

863-619-7331 Fax: 863-619-7992
Telephone Number

June 24, 2009
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 Florida

In re Lyndon F. Creager, Jr.
Linda L. Creager

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.

United States Bankruptcy Court
Middle District of Florida

In re Lyndon F. Creager, Jr.
Linda L. Creager

Debtor(s)

Case No. _____

Chapter 11

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United States Bankruptcy Court
Middle District of Florida

In re Lyndon F. Creager, Jr.
Linda L. Creager

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>
Bank of America Attn: Bankruptcy Department Post Office Box 15019 Wilmington, DE 19866-5019	Bank of America Attn: Bankruptcy Department Post Office Box 15019 Wilmington, DE 19866-5019	Credit Card Debt	Disputed	91,998.53
Chase P.O. Box 660509 Dallas, TX 75266-0509	Chase P.O. Box 660509 Dallas, TX 75266-0509	Credit Card Debt	Disputed	800.00
Internal Revenue Service Special Procedures Staff Stop 5720 400 West Bay St., Ste 35045 Jacksonville, FL 32202-4437	Internal Revenue Service Special Procedures Staff Stop 5720 Jacksonville, FL 32202-4437	Income Taxes Owed	Disputed	18,500.00
Lifestyle Fitness 140 Fountain Parkway, Ste410 Saint Petersburg, FL 33716	Lifestyle Fitness 140 Fountain Parkway, Ste410 Saint Petersburg, FL 33716	Fitness Club Fees	Disputed	60.00
Lifestyle Fitness 140 Fountain Parkway, Ste410 Saint Petersburg, FL 33716	Lifestyle Fitness 140 Fountain Parkway, Ste410 Saint Petersburg, FL 33716	Fitness Club Fees	Disputed	60.00
Moffitt Medical Group P.O. Box 198441 Atlanta, GA	Moffitt Medical Group P.O. Box 198441 Atlanta, GA	Medical Services	Disputed	285.00
Preferred Collection P.O. Box 2964 Tampa, FL 33601-2964	Preferred Collection P.O. Box 2964 Tampa, FL 33601-2964	Moffitt Cancer Center	Disputed	1,434.39
Rivercrest Community Assoc. 4131 Gunn Hwy. Tampa, FL 33618	Rivercrest Community Assoc. 4131 Gunn Hwy. Tampa, FL 33618	Association Assessment	Disputed	175.00
Rolando J. Santiago, Esquire Rivercrest Homeowners Assoc. 240 Apollo Beach Blvd. Apollo Beach, FL 33572	Rolando J. Santiago, Esquire Rivercrest Homeowners Assoc. 240 Apollo Beach Blvd. Apollo Beach, FL 33572	Homeowner Association Fees	Disputed	281.31
S&O Green Works 809 E. Bloomingdale Avenue Suite 228 Brandon, FL 33511-8113	S&O Green Works 809 E. Bloomingdale Avenue Suite 228 Brandon, FL 33511-8113	Mowing of managed property lawns	Disputed	270.00

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

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	6	3,091,406.00		
B - Personal Property	Yes	6	83,061.58		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	5		2,605,202.06	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		18,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		95,364.23	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,401.72
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,833.00
Total Number of Sheets of ALL Schedules		29			
			Total Assets	3,174,467.58	
			Total Liabilities	2,719,066.29	

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

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Lot 8, Block 11, Shadow Run Unit No. 1, according to map or plat thereof as recorded in Plat Book 46, Page 24 of the Public Records of Hillsborough County, Florida Located at: 11916 Shadow Run Blvd. Riverview, Florida 33569	Fee simple	J	265,894.00	293,891.00
Kit 580, First Extension of Ruskin Colony Farms, according to the plat thereof, recorded in Plat Book 6, Page 24 of the Public Records of Hillsborough County, Florida, less the West 13 feet and less the South 13 feet for road Located at: 2424 33rd Street SE Valrico, Florida	Fee simple	J	565,500.00	252,547.51
Lot 35, Block 5, Camelot Unit No. 1, according to map or plat thereof as recorded in Plat Book 41, Page 3 of the Public Records of Hillsborough County, Florida Located at: 1204 Lady Elaine Drive Valrico, FL 33594-5822	Fee simple	J	153,675.00	172,391.00
Lot 17, Block 3, Sterling Ranch Unit 6, according to the map or plat thereof as recorded in Plat Book 73, Page 40, of the Public Records of Hillsborough County, Florida Located at: 2016 Wrangler Drive Brandon, Florida 33511	Fee simple	J	135,836.00	117,735.00
Sub-Total >			1,120,905.00	(Total of this page)

5 continuation sheets attached to the Schedule of Real Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<p>From the SE corner of the NE 1/4 of the NE 1/4 of Section 10, Township 29 South, Range 20 East, Hillsborough County, Florida, run thence N 165.00 feet along the East boundary of the NE 1/4 of said Section 10...</p> <p>Located at: 2007 N Parsons Dover, Florida 33527</p>	Fee simple	J	166,718.00	62,810.00
<p>Sec 33 TWP 11 RGE 24 Plat Book UR Page 064 Lot 14 BK L Unit 1 Unrec S UB As Desc In OR-594-241 (Two Lots)</p> <p>Located at: Ocala, FL</p>	Fee simple	J	8,000.00	0.00
<p>Lot 19 Block 3 Buckhorn Golf Club Estates Phase I Unit I, as recorded in Plat Book 46 Page 75, of the Public Records of Hillsborough County, Florida</p> <p>Located at: 2208 Spyglass Hill Circle Valrico, FL 3359</p>	Fee simple	J	153,169.00	168,922.00
<p>Lot 22, Block 2, Case De Sol Subdivision, according to the plat thereof, recorded in Plat Book 44, Page 94 of the Public Records of Hillsborough County, Florida</p> <p>Located at: 2544 Wrencrest Circle Valrico, FL 33596</p>	Fee simple	J	142,826.00	0.00
Sub-Total >			470,713.00	(Total of this page)

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Condominium Parcel No: 1A, of Casa Reef A Condominium, according to the Declaration of condominium thereof, as recorded in O.R. Book 5881, Page 1446, and all amendments thereto, if any and according to condominium Plat Book 13, page 1, of the Public Records of Hillsborough County, Florida Located at: 1001 Apollo Beach Blvd. # 1 Appollo Beach, FL 33572-2092	Fee simple	J	81,228.00	86,719.00
Lot 36, Block 2, Meadow Pointe Parcel 2, according to the map or plat thereof as recorded in Plat Book 30, Page 111, of the Public Records of Pasco County, Florida Located at: 28437 Meadow Rush Way Wesley Chapel, Florida 33543	Fee simple	J	164,773.00	138,187.00
Lot 7, Block 1, Breezy Meadows Unit 1. according to the map or plat thereof as recorded in Plat Book 52, Page 41, or the Public Records of Hillsborough County, Florida Located at: 720 Calm Drive Brandon, FL 33511	Fee simple	J	147,816.00	76,569.00
Lot 12, Block 2, Plantation Estates Unit No. 3, according to the plat thereof, recorded in Plat Book 39, Page 34, of the Public Records of Hillsborough County, Florida Located at: 730 Clayton Street Brandon, FL 33511	Fee simple	J	111,673.00	105,404.00

Sub-Total > **505,490.00** (Total of this page)

Sheet 2 of 5 continuation sheets attached to the Schedule of Real Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Lot 36, Block 26, Rivercrest Phase 2 Parcel "O" And "R", according to the plat thereof, as recorded in Plat Book 104, Page 115, of the Public Records of Hillsborough County, Florida Located at: 11513 Hammocks Glade Riverview, FL 33569	Fee simple	J	131,547.00	137,394.00
Lot 8, Block 6, Lakemont Hills Phase I, according to the map or plat thereof as recorded in Plat Book 61, Page 30 of the Public Records of Hillsborough County, Florida. Located at: 956 Sandywood Drive Brandon, Florida 33510	Fee simple	J	148,869.00	122,500.00
Lot 22, Block 16 Bloomingdale Section "R" Unit No. 1, according to the map or plat thereof as recorded in Plat Book 59, Page 48 of the Public Records of Hillsborough County, Florida. Located at: 2544 Wrencrest Circle Valrico, Florida 33594-6319	Fee simple	J	142,826.00	73,700.00

Sub-Total > **423,242.00** (Total of this page)

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<p>A tract lying in the NW 1/4 of Section 19, Township 31 South, Range 21 East, Hillsborough County, Florida, being more particularly described as follows: From the NE corner of the NW 1/4 of said Section 19 run orth 89 degrees 21'45" West along the North boundary of said Section 19 a distance of 677.78 feet; run thence South 0 degrees 43'26" East a distance of 660.02 feet; run thence South 87 degrees 49'32" East a distance of 660.18 feet to point of beginning.</p> <p>Located at: 10 Acres in Lithia, Florida 33547 Located at U-19-31-21-ZZZ-0000044-45940.0</p>	Fee simple	J	189,031.00	355,000.00
<p>Lot 15, Block 4, Greenwood Subdivision, according to the map or plat thereof as recorded in Plat Book 45, Page 73 of the Public Records of Hillsborough County, Florida</p> <p>Located at: 622 Wood Road Seffner, Florida 335844</p>	Fee simple	J	138,337.00	130,494.00
<p>Condominium Parcel No. 2B of CASA Reef -- A Condominium, according to the Declaration of Condominium thereof, recorded in official Record Book 5881, Page 146 and all Amedments thereto, if any, and according to Condominium Plat Book 13, Page 1 of the Public Records of Hillsborough County, Florida, togeher with Dock Space # 3</p> <p>Located at: 1001 Apollo Beach Blvd., # 5 Apollo Beach, FL 33572</p>	Fee simple	J	132,135.00	99,471.00

Sub-Total > **459,503.00** (Total of this page)

Sheet 4 of 5 continuation sheets attached to the Schedule of Real Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Lot 21, Block 2, Case De Sol Subdivision, according to the plat thereof, recorded in Plat Book 4, Page 9 of the Public Records of Hillsborough County, Florida	Fee simple	J	111,553.00	141,723.55

Located at:

**113 Circle Hill
Brandon, Florida 33510**

Sub-Total > **111,553.00** (Total of this page)

Total > **3,091,406.00**

(Report also on Summary of Schedules)

Sheet 5 of 5 continuation sheets attached to the Schedule of Real Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Suncoast Schools Federal Credit Union Checking Account #: xxx5065	W	10,122.70
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Bedroom Set, TVs, Lamps, End Tables, Coffee Table, Dining Room Table, Dining Room Hutch, Washer/ Dryer, Desk, Towels, Glasses, Dinnerware, Rugs, Sheets, Silverware, Sofa, Mirror, Patio Table and Chairs, Barbecue Grill, Pots and Pans, Small Kitchen Appliances, Lawn Mower, Weedeater Located at: 11916 Shadow Run Blvd. Riverview, FL 33569	J	900.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Various Men's Clothing Located at: 11916 Shadow Run Blvd. Riverview, FL 33569	H	75.00

Sub-Total > **11,097.70**
(Total of this page)

5 continuation sheets attached to the Schedule of Personal Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Various Women's Clothing	J	75.00
		Located at: 11916 Shadow Run Blvd. Riverview, FL 33569		
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.		Variable Annuity	W	2,862.80
		Guardian Insurance & Annuity Company P.O. Box 26210 Lehigh Valley, PA 18002-6210		
		Variable Annuity	H	2,840.72
		Located at: The Guardian Insurance & Annuity Company P.O. Box 26210 Lehigh Valley, PA 18002-6210		
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Mutual Funds	H	1,494.86
		Located at: Wachovia Securities Brandon, FL		
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

Sub-Total > **7,273.38**
(Total of this page)

Sheet 1 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Toyota Tacoma Pickup -- 4 Cyl. -- 5 Speed	W	6,075.00
		Located at:		
		11916 Shadow Run Blvd. Riverview, FL 33569		
		2002 Toyota Avalon -- V6 Sedan 4D XLS	J	7,350.00
		Located at:		
		11916 Shadow Run Blvd. Riverview, FL 33569		
		2007 Toyota Carolla	H	11,355.00
		Located at:		
		11916 Shadow Run Blvd. Riverview, FL 33569		
		2004 Toyota Sequoia	H	7,150.00
		Located at:		
		11916 Shadow Run Blvd. Riverview, FL 33569		
		1993 Renken Boat	J	4,130.00
		Located at:		
		11916 Shadow Run Blvd. Riverview, FL 33569		
		2002 Highway Trailer	J	900.00
		Located at:		
		11916 Shadow Run Blvd. Riverview, FL 33569		

Sub-Total > **36,960.00**
(Total of this page)

Sheet 3 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2004 Highway Trailer	J	2,000.00
		Located at: 11916 Shadow Run Trailer Riverview, FL 33569		
		1999 CoxCom	J	200.00
		Located at: 11916 Shadow Run Blvd. Riverview, FL 33569		
26. Boats, motors, and accessories.		2005 Seaswirl Boat	J	25,000.00
		Located at: 11916 Shadow Run Blvd. Riverview, FL 33569		
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		3 Computers, 3 Printers, 2 Phones, Filing Cabinet and 1 Desk	J	450.00
		Located at: 2020 W. Brandon Blvd., Ste 105 Brandon, FL 33511		
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		One twelve year old dog	J	5.00
		Located at: 11916 Shadow Run Blvd. Riverview, FL 33569		
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
			Sub-Total >	27,655.00
			(Total of this page)	

Sheet 4 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Lawn Mower, Weed eater, Edger, Garden Hoses, Sprinkler	J	75.50
		Located at:		
		11916 Shadow Run Blvd. Riverview, FL 33569		

Sub-Total > **75.50**
(Total of this page)
Total > **83,061.58**

(Report also on Summary of Schedules)

Sheet 5 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Lot 8, Block 11, Shadow Run Unit No. 1, according to map or plat thereof as recorded in Plat Book 46, Page 24 of the Public Records of Hillsborough County, Florida	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01, 222.02, 222.05	161,737.48	265,894.00
Located at: 11916 Shadow Run Blvd. Riverview, Florida 33569			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Suncoast Schools Federal Credit Union Checking Account #: xxx5065	Fla. Const. art. X, § 4(a)(2)	319.50	10,122.70
Household Goods and Furnishings			
Bedroom Set, TVs, Lamps, End Tables, Coffee Table, Dining Room Table, Dining Room Hutch, Washer/Dryer, Desk, Towels, Glasses, Dinnerware, Rugs, Sheets, Silverware, Sofa, Mirror, Patio Table and Chairs, Barbecue Grill, Pots and Pans, Small Kitchen Appliances, Lawn Mower, Weedeater	Fla. Const. art. X, § 4(a)(2)	1,000.00	900.00
Located at: 11916 Shadow Run Blvd. Riverview, FL 33569			
Wearing Apparel			
Various Men's Clothing	Fla. Const. art. X, § 4(a)(2)	75.00	75.00
Located at: 11916 Shadow Run Blvd. Riverview, FL 33569			
Various Women's Clothing	Fla. Const. art. X, § 4(a)(2)	75.00	75.00
Located at: 11916 Shadow Run Blvd. Riverview, FL 33569			

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Annuities			
Variable Annuity	Fla. Stat. Ann. § 222.21(2)	2,862.80	2,862.80
Guardian Insurance & Annuity Company P.O. Box 26210 Lehigh Valley, PA 18002-6210			
Variable Annuity	Fla. Stat. Ann. § 222.21(2)	2,840.72	2,840.72
Located at: The Guardian Insurance & Annuity Company P.O. Box 26210 Lehigh Valley, PA 18002-6210			
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Mutual Funds	Fla. Stat. Ann. § 222.21(2)	1,494.86	1,494.86
Located at: Wachovia Securities Brandon, FL			
Automobiles, Trucks, Trailers, and Other Vehicles			
2002 Toyota Tacoma Pickup -- 4 Cyl. -- 5 Speed	Fla. Stat. Ann. § 222.25(1)	0.00	6,075.00
Located at: 11916 Shadow Run Blvd. Riverview, FL 33569			
2007 Toyota Carolla	Fla. Stat. Ann. § 222.25(1)	0.00	11,355.00
Located at: 11916 Shadow Run Blvd. Riverview, FL 33569			
2004 Toyota Sequoia	Fla. Stat. Ann. § 222.25(1)	2,000.00	7,150.00
Located at: 11916 Shadow Run Blvd. Riverview, FL 33569			
1993 Renken Boat	Fla. Stat. Ann. § 222.25(1)	0.00	4,130.00
Located at: 11916 Shadow Run Blvd. Riverview, FL 33569			

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2002 Highway Trailer	Fla. Stat. Ann. § 222.25(1)	0.00	900.00
Located at:			
11916 Shadow Run Blvd. Riverview, FL 33569			
2004 Highway Trailer	Fla. Stat. Ann. § 222.25(1)	0.00	2,000.00
Located at:			
11916 Shadow Run Trailer Riverview, FL 33569			
1999 CoxCom	Fla. Stat. Ann. § 222.25(1)	0.00	200.00
Located at:			
11916 Shadow Run Blvd. Riverview, FL 33569			
<u>Office Equipment, Furnishings and Supplies</u> 3 Computers, 3 Printers, 2 Phones, Filing Cabinet and 1 Desk	Fla. Const. art. X, § 4(a)(2)	450.00	450.00
Located at:			
2020 W. Brandon Blvd., Ste 105 Brandon, FL 33511			
<u>Animals</u> One twelve year old dog	Fla. Const. art. X, § 4(a)(2)	5.00	5.00
Located at:			
11916 Shadow Run Blvd. Riverview, FL 33569			
<u>Other Personal Property of Any Kind Not Already Listed</u> Lawn Mower, Weed eater, Edger, Garden Hoses, Sprinkler	Fla. Const. art. X, § 4(a)(2)	75.50	75.50
Located at:			
11916 Shadow Run Blvd. Riverview, FL 33569			

Total: **172,935.86** **316,605.58**Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. xxxxxx2182 American Home Mortgage P.O. Box 949 Orange, CA 92856-6949	J	First Mortgage Lot 22, Block 16 Bloomingdale Section "R" Unit No. 1, according to the map or plat thereof as recorded in Plat Book 59, Page 48 of the Public Records of Hillsborough County, Florida.				X	73,700.00	0.00
		Value \$ 142,826.00						
Account No. xxxxx8891 Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170	J	First Mortgage Lot 12, Block 2, Plantation Estates Unit No. 3, according to the plat thereof, recorded in Plat Book 39, Page 34, of the Public Records of Hillsborough County, Florida				X	105,404.00	0.00
		Value \$ 111,673.00						
Account No. xxxxx0993 Bank of America P.O. Box 5170 Simi Valley, CA 93062-5170	H	First Mortgage Lot 17, Block 3, Sterling Ranch Unit 6, according to the map or plat thereof as recorded in Plat Book 73, Page 40, of the Public Records of Hillsborough County, Florida				X	117,735.00	0.00
		Value \$ 135,836.00						
Account No. xxxxx1873 Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170	H	First Mortgage Condominium Parcel No: 1A, of Casa Reef A Condominium, according to the Declaration of condominium thereof, as recoreded in O.R. Book 5881, Page 1446, and all amendments				X	86,719.00	5,491.00
		Value \$ 81,228.00						
Subtotal							383,558.00	5,491.00
(Total of this page)								

4 continuation sheets attached

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx9689 Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170		H				X		
							99,471.00	0.00
Account No. xxxxx5184 CountryWide Home Loan Attn. Customer Svcs SVB-314 P.O. Box 5170 Simi Valley, CA 93062-5170		J						
							206,027.00	27,997.00
Account No. xxxxxxx65-20 GTE Federal Credit Union P.O. Box 10550 Tampa, FL 33679-0550		W				X		
							6,147.00	0.00
Account No. xxxxx-xx75-20 GTE Federal Credit Union P.O. Box 10550 Tampa, FL 33679-0550		H				X		
							4,650.00	0.00
Account No. xxx4483 HSBC Mortgage Corp Suite 0241 Buffalo, NY 14270-0241		J				X		
							168,922.00	15,753.00
Subtotal							485,217.00	43,750.00
(Total of this page)								

Sheet **1** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx5397 Key Bank P.O. Box 94981 Cleveland, OH 44101-4981		J				X		
			Boat Loan 2005 Seaswirl Boat Located at: 11916 Shadow Run Blvd. Riverview, FL 33569				35,903.00	10,903.00
			Value \$ 25,000.00					
Account No. xxxxxx2404 Merchantile Bank Payment Services P.O. Box 100201 Columbia, SC 29202-3201		-				X		
			First Mortgage Kit 580, First Extension of Ruskin Colony Farms, according to the plat thereof, recorded in Plat Book 6, Page 24 of the Public Records of Hillsborough County, Florida, less the				252,547.51	0.00
			Value \$ 565,500.00					
Account No. xxx6887 Suncoast Schools F.C.U. P.O. Box 11904 Tampa, FL 33680-1904		X H				X		
			Vehicle Loan 2007 Toyota Carolla Located at: 11916 Shadow Run Blvd. Riverview, FL 33569				15,044.00	3,689.00
			Value \$ 11,355.00					
Account No. xxxx-xxxx-xxxx-7322 Wachovia Bank Central Bankruptcy Dept. VA 7359 P.O. Box 13765 Roanoke, VA 24037-3765		W				X		
			11/2004 Second Mortgage Lot 8, Block 11, Shadow Run Unit No. 1, according to map or plat thereof as recorded in Plat Book 46, Page 24 of the Public Records of Hillsborough				87,864.00	0.00
			Value \$ 265,894.00					
Account No. xxxxx9235 Wachovia Bank P.O. Box 5170 Simi Valley, CA 93062-5170		H				X		
			First Mortgage Lot 36, Block 2, Meadow Pointe Parcel 2, according to the map or plat thereof as recorded in Plat Book 30, Page 111, of the Public Records of Pasco County, Florida				138,187.00	0.00
			Value \$ 164,773.00					
Subtotal							529,545.51	14,592.00
(Total of this page)								

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxx7392 Wachovia Bank Attn: Customer Svcs P.O. Box 659558 San Antonio, TX 78265-9558	H					X	141,723.55	30,170.55
Value \$ 111,553.00								
Account No. Wachovia Bank, N.A. P.O. Box 50010 Roanoke, VA 24022-0010	J		First Mortgage A tract lying in the NW 1/4 of Section 19, Township 31 South, Range 21 East, Hillsborough County, Florida, being more particularly described as follows: From the NE corner of the NW 1/4 of			X	355,000.00	165,969.00
Value \$ 189,031.00								
Account No. xxxx5133 Wachovia Bank, N.A. Attn: Loan Customer Support P.O. Box 659558 San Antonio, TX 78265-9558	J		First Mortgage Lot 15, Block 4, Greenwood Subdivision, according to the map or plat thereof as recorded in Plat Book 45, Page 73 of the Public Records of Hillsborough County, Florida			X	130,494.00	0.00
Value \$ 138,337.00								
Account No. xxxx1572 Wachovia Bank, N.A. Attn: Customer Service P.O. Box 90001 Raleigh, NC 27675-9002	H		First Mortgage Lot 35, Block 5, Camelot Unit No. 1, according to map or plat thereof as recorded in Plat Book 41, Page 3 of the Public Records of Hillsborough County, Florida			X	172,391.00	18,716.00
Value \$ 153,675.00								
Account No. xxxx3645 Wachovia Commercial Loan Srv P.O. Box 740502 Atlanta, GA 30374-0502	H		First Mortgage From the SE corner of the NE 1/4 of the NE 1/4 of Section 10, Township 29 South, Range 20 East, Hillsborough County, Florida, run thence N 165.00 feet along the East boundary of			X	62,810.00	0.00
Value \$ 166,718.00								
Subtotal							862,418.55	214,855.55
(Total of this page)								

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxx7043 Wachovia Mortgage Corp. P.O. Box 900001 Raleigh, NC 27675-9002		H				X		
			First Mortgage Lot 7, Block 1, Breezy Meadows Unit 1. according to the map or plat thereof as recorded in Plat Book 52, Page 41, or the Public Records of Hillsborough County, Florida					
			Value \$				147,816.00	76,569.00
							0.00	0.00
Account No. xxxxxx9837 Wachovia Mortgage FSB Attn: Loan Svcs Customer Sup P.O. Box 659558 San Antonio, TX 78265-9558		H				X		
			First Mortgage Lot 36, Block 26, Rivercrest Phase 2 Parcel "O" And "R", according to the plat thereof, as recorded in Plat Book 104, Page 115, of the Public Records of Hillsborough County,					
			Value \$				131,547.00	137,394.00
							5,847.00	5,847.00
Account No. xxxx8956 Wachovia Mortgage FSB Attn: Loan Customer Support P.O. Box 659558 San Antonio, TX 78265-9558		H				X		
			First Mortgage Lot 8, Block 6, Lakemont Hills Phase I, according to the map or plat thereof as recorded in Plat Book 61, Page 30 of the Public Records of Hillsborough County, Florida.					
			Value \$				148,869.00	122,500.00
							0.00	0.00
Account No. xxx-xx-0892 William F. & Helen Harding 1003 Wildwood Lane Valrico, FL 33594-6648		W				X		
			Vehicle Loan 2002 Toyota Tacoma Pickup -- 4 Cyl. -- 5 Speed Located at: 11916 Shadow Run Blvd. Riverview, FL 33569					
			Value \$				6,075.00	8,000.00
							1,925.00	1,925.00
Account No.								
			Value \$					
Subtotal (Total of this page)							344,463.00	7,772.00
Total (Report on Summary of Schedules)							2,605,202.06	286,460.55

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-0189			2006					
Internal Revenue Service Special Procedures Staff Stop 5720 400 West Bay St., Ste 35045 Jacksonville, FL 32202-4437	J		Income Taxes Owed			X		0.00
							18,500.00	18,500.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

Total
(Report on Summary of Schedules)

	0.00
18,500.00	18,500.00
	0.00
18,500.00	18,500.00

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-5437 Bank of America Attn: Bankruptcy Department Post Office Box 15019 Wilmington, DE 19866-5019	H				X	91,998.53
Account No. xxxx-xxxx-9832 Chase P.O. Box 660509 Dallas, TX 75266-0509	H				X	800.00
Account No. LFCjr Lifestyle Fitness 140 Fountain Parkway, Ste410 Saint Petersburg, FL 33716	H				X	60.00
Account No. LindaC Lifestyle Fitness 140 Fountain Parkway, Ste410 Saint Petersburg, FL 33716	W				X	60.00
Subtotal (Total of this page)						92,918.53

1 continuation sheets attached

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx7407 Moffitt Medical Group P.O. Box 198441 Atlanta, GA		Medical Services			X	285.00
Account No. xxx-xx41-30 Preferred Collection P.O. Box 2964 Tampa, FL 33601-2964		Moffitt Cancer Center			X	1,434.39
Account No. xxxx-xxxxxx-xx6036 Rivercrest Community Assoc. 4131 Gunn Hwy. Tampa, FL 33618		Association Assessment			X	175.00
Account No. xxx9A-PO-190 Rolando J. Santiago, Esquire Rivercrest Homeowners Assoc. 240 Apollo Beach Blvd. Apollo Beach, FL 33572		May 6, 2009 Homeowner Association Fees			X	281.31
Account No. LindaC S&O Green Works 809 E. Bloomingdale Avenue Suite 228 Brandon, FL 33511-8113		May 31, 2009 Mowing of managed property lawns			X	270.00

Sheet no. 1 of 1 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **2,445.70**

Total
(Report on Summary of Schedules) **95,364.23**

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Better Health Pharmacy 2007 N. Parsons Seffner, FL 33584	Rental lease for monthly lease payments.
Charles Bozarth, Jr. 1204 Lady Elaine Valrico, FL 33594	Rental lease for monthly rental payments.
Joseph L. Leary 2016 Wrangler Drive Brandon, FL 33511	Rental Lease for monthly rental payments.
Linda J. Barnes 956 Sandywod Drive Brandon, FL 33510	Rental lease for monthly lease payment.
Michael C. Monger Francis Ghee 622 Wood Road Seffner, FL 33584	Payment of monthly lease payments.
Michelle M. Van Loan 2208 Spyglass Hill Circle Valrico, FL 33594	Rental lease for monthly lease payment.
Richard Benitez 730 Clayton Street Brandon, FL 33511	Rental lease for payment of monthly lease payment.
Robert J. Brown 2544 Wrencrest Circle Valrico, FL 33594	Rental Lease payment of monthly rent.
Ronald & Cheryl Liss 720 Calm Drive Brandon, FL 33511	Rental lease for monthly lease payment.
Sandra L. Scott 28437 Meadow Rush Way Wesley Chapel, FL 33543	Rental lease for monthly lease payments.
Steve & Dawn Kelly 1001 Apollo Beach Blvd. Apollo Beach, FL 33572	Rental lease for monthly lease payments.

In re **Lyndon F. Creager, Jr.,
Linda L. Creager**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Adam Creager 11916 Shadow Run Blvd. Riverview, FL 33569 Auto is titled in Son's (Adam Creager) name only	Suncoast Schools F.C.U. P.O. Box 11904 Tampa, FL 33680-1904

In re **Lyndon F. Creager, Jr.**
Linda L. Creager

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Realtor	Realtor
Name of Employer	Re/Max Realty Unlimited	Re/Max Realty Unlimited
How long employed	23 Years	23 Years
Address of Employer	2020 W. Brandon Blvd., Ste # 105 Brandon, FL 33511	2020 W. Brandon Blvd., Ste # 105 Brandon, FL 33511

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>4,200.86</u>	\$ <u>4,200.86</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>4,200.86</u>	\$ <u>4,200.86</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>4,200.86</u>	\$ <u>4,200.86</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>8,401.72</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

There has been changes in our income due to the change in economy. As the real estate market fluxuates so does our income.

In re Lyndon F. Creager, Jr.
Linda L. Creager

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,000.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No ___		
b. Is property insurance included?	Yes <u>X</u> No ___		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>350.00</u>
b. Water and sewer		\$	<u>100.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other <u>Telephone and cable</u>		\$	<u>156.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>300.00</u>
4. Food		\$	<u>563.00</u>
5. Clothing		\$	<u>100.00</u>
6. Laundry and dry cleaning		\$	<u>50.00</u>
7. Medical and dental expenses		\$	<u>571.00</u>
8. Transportation (not including car payments)		\$	<u>354.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>100.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>130.00</u>
c. Health		\$	<u>1,084.00</u>
d. Auto		\$	<u>200.00</u>
e. Other <u>Boat Insurance</u>		\$	<u>66.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>See Detailed Expense Attachment</u>		\$	<u>2,249.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>371.00</u>
b. Other <u>See Detailed Expense Attachment</u>		\$	<u>1,876.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$	<u>213.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>10,833.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
<hr/>			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>8,401.72</u>
b. Average monthly expenses from Line 18 above		\$	<u>10,833.00</u>
c. Monthly net income (a. minus b.)		\$	<u>-2,431.28</u>

In re **Lyndon F. Creager, Jr.**
Linda L. Creager

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Specific Tax Expenditures:**

Taxes	\$	1,416.00
Back Taxes	\$	833.00
Total Tax Expenditures	\$	2,249.00

Other Installment Payments:

Auto Payment	\$	600.00
Boat Payment	\$	364.00
Shapes	\$	12.00
Second Mortgage	\$	900.00
Total Other Installment Payments	\$	1,876.00

Other Expenditures:

Masonic Lodge Dues	\$	6.00
Pest Control	\$	12.00
Vetrinarian Expense	\$	50.00
Personal Hygene Expense	\$	45.00
Pool Service	\$	100.00
Total Other Expenditures	\$	213.00

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

In re Lyndon F. Creager, Jr.
Linda L. Creager

Debtor(s)

Case No. _____
Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 24, 2009

Signature /s/ Lyndon F. Creager, Jr.
Lyndon F. Creager, Jr.
Debtor

Date June 24, 2009

Signature /s/ Linda L. Creager
Linda L. Creager
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.

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

In re Lyndon F. Creager, Jr.
Linda L. Creager
Debtor(s)

Case No. _____
Chapter 11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$25,205.14	2009 YTD: Husband Re/Max Realty Unlimited
\$69,028.24	2008: Husband Re/Max Realty Unlimited
\$68,160.61	2007: Husband Re/Max Realty Unlimited
\$25,205.14	2009 YTD: Wife Re/Max Realty Unlimited
\$69,028.24	2008: Wife Re/Max Realty Unlimited
\$68,160.61	2007: Wife Re/Max Realty Unlimited

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170	April 9, 2009 May 9, 2009 June 9, 2009 For property at: 730 Clayton	\$2,610.99	\$105,404.00
Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170	April 9, 2009 May 9, 2009 June 9, 2009 For property at: 1991 Apollo #5	\$3,101.37	\$99,471.00
Wachovia Bank Attn: Customer Srvs P.O. Box 659558 San Antonio, TX 78265-9558	April 9, 2009 May 9, 2009 June 9, 2009 For property at: 956 Sandywood	\$3,531.24	\$122,500.00
American Home Mortgage P.O. Box 949 Orange, CA 92856-6949	April, 2009 May, 2009 June, 2009 For property located at: 2544 Wrencrest	\$2,925.48	\$73,700.00
HSBC/GM Card Dept. 9600 Carol Stream, IL 60128-9600	April, 2009 May, 2009 June, 2009 Payment for propert located at: 2208 Spyglass	\$4,108.80	\$168,922.00
Wachovia Bank Attn: Customer Srvs P.O. Box 659558 San Antonio, TX 78265-9558	April, 2009 May, 2009 June, 2009 For Property Located at: 1204 Lady E	\$3,674.97	\$172,391.00

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170	April, 2009 May, 2009 June, 2009 Payment for property located at: 1001 Apollo # 1	\$2,367.00	\$86,719.00
Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170	March, 2009 April, 2009 May, 2009 For property located at: 28437 Meadow Rush	\$4,601.43	\$138,187.00
Wachovia Bank Attn: Customer Srvs P.O. Box 659558 San Antonio, TX 78265-9558	April, 2009 May, 2009 June, 2009 Payment for property located at: 720 Calm	\$3,092.58	\$76,569.00
Wachovia Bank Attn: Customer Srvs P.O. Box 659558 San Antonio, TX 78265-9558	April, 2009 May, 2009 June, 2009 Payment for propert located at: 2007 Parsons	\$1,869.00	\$62,810.00
Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170	April, 2009 May, 2009 June, 2009 Payment for property located at: 2016 Wrangler	\$3,536.91	\$117,735.00

- None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Mercantile Bank, ect., vs Buy The Bay Investments, Inc., et al., Case No: 08-23524	Foreclosure Action	In the Circuit Court of Hillsborough County, Florida Civil Action Tampa, Florida	Pending

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Countrywide Home Loans, Inc. vs Lyndon F. Creager, Jr.; Shadow Run HomeOwner's Association, Inc.; Wachovia Bank, National Association; Linda Creager; Unknown Tenant(s); In Possession Of The Subject Property Case No 29-2008-CA-026394	Complaint for Foreclosure	In The Circuit Court of the 13th Judicial Circuit, In And For Hillsborough County, Florida Tampa, Florida	Pending
Wachovia Mortgage, FSB. F/K/A World Savings Bank, F.S.B. vs Linda L. Creager, et al, Case No: 08-21091	Complaint For Foreclosure	In The Circuit Court Of The Thirteenth Judicial Circuit In And For Hillsborough County, Florida Tampa, Florida	Pending
Countrywide Home Loans, Inc. vs Lyndon F. Creager, Jr., ET AL, Case No: 51-2008-CA-8462- ES	Complaint To Foreclose Mortgage and To Enforce Lost Loan Documents	In The Circuit Court Of The 6th Judicial Circuit, In And For Pasco County, Florida	Pending
Wachovia Mortgage, FSB vs Lyndon F. Creager, Jr.; Linda L. Creagoer; Any and All Unknown parties Claiming By, Through, Under, Or Against The Herein Named Individual Defendant(s) Who Are Not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest As Spouses, Heirs, Devisees, Grantees, Or Other Claimants, John Tenant, and Jane Tenant whose names are fictitious to account for parties in possession. Case No: 08-2208	Complaint For Forclosure	In The Circuit Court Of The 13th Judicial Circuit In and For Hillsborough County, Florida Tampa, Florida	Pending

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Wachovia Bank, National Association vs Lyndon F. Creager, Jr.; Linda L. Creager; et al., Case No: 29-2008-CA-025468	Mortgage Foreclosure Complaint	In The Circuit Court of The Thirteenth Judicial Circuit Of The State Of Florida, In And For Hillsborough County Tampa, Florida	Pending
Wachovia Mortgage, FSB vs Lyndon F. Creager, Jr., Linda L. Creader, Any and All Unknown Parties Claiming By Through, Under, Or Against The Herein Named Individual Defendant(s) Who Are Not Known To Be Dead Or Alive, Whether Said Parties May Claim An Interest As Spouses, Heirs, Devisees, Grantees, Or Other Claimants; John Tenant and Jane Tenant whose names are fictitious to account for parties in possession. Case No: 07-8021727	Claimant For Foreclosure	In The Circuit Court Of The 13th Judicial Circuit In And For Hillsborough County, Florida	Pending
Bank of America, National Association vs Lyndon F. Creager A/K/A Lyndon F. Creager, Sr., et al Case No: 29-2008-CA-020218	Affidavit of Amounts Due and Owing	In The Circuit Court Of The Thirteenth Judicial Circuit In And For Hillsborough County, Florida Tampa, FL	Notice of Filing
Bank of America vs Lyndon F. Creager A/K/A Lyndon F. Creager, Sr., et al, Case No: 29-2008-CA-020218	Complaint of Foreclosure	In The Circuit Court Of The Thirteenth Judicial Circuit In and For Hillsborough County, Florida Tampa, Florida	Pending

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Thamir Kaddouri, Esquire 3214 W. Cypress Street Tampa, FL 33607	1/5/09	\$610.28

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Pierce J. Guard, Jr., Esquire 4200 South Florida Avenue Lakeland, FL 33813	February 13, 2009	\$8,000.00

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wachovia Bank P.O. Box 96074 Charlotte, NC 28296-0074	Checking Account #: xxxxxxxx3855 \$158.81	\$158.81 9/25/2008
Wachovia Bank P.O. Box 96074 Charlotte, NC 28296-0074	Checking Account #: xxxxxxxx2921 \$4,440.25	\$4,440.25 10/27/2009

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Sandy Krieg 1003 Willwood Lane Apollo Beach, FL 33572-2092	2 Bedroom Sets, Lamps, Pictures, Sofa, Love Seat, End Tables, mirror, sconces, rug, entertainment center, TV, Side Chairs, Sofa Tables, Dining Table and 4 Chairs, Bar Stools, Clock, Desk, Shelf, Mirrors, Shell Mirror, Various size and shaped mirrors, Wire Shelf	1001 Apollo Beach # 5 Apollo Beach, FL

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Buy The Bay Inv., Inc.	0189	11916 Shadow Run Blvd. Riverview, FL 33569	Mobile Home Trailer Park Rentals Located at 2424 33rd Street S.E. Ruskin, FL 33570	9/2001 To Present Date

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Linda L. Creager 11916 Shadow Run Blvd. Riverview, FL 33569	9/2001 to Present Date

- None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Linda L. Creager All are available	11916 Shadow Run Blvd. Riverview, FL 33569

- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 24, 2009Signature /s/ Lyndon F. Creager, Jr.
Lyndon F. Creager, Jr.
DebtorDate June 24, 2009Signature /s/ Linda L. Creager
Linda L. Creager
Joint Debtor

Penalty for making a false statement: 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 **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.

Pierce J. Guard, Jr. 162388

Printed Name of Attorney

Address:

4200 South Florida Avenue

Lakeland, FL 33813

863-619-7331

jguardjr@aol.com

X **/s/ Pierce J. Guard, Jr.**

Signature of Attorney

June 24, 2009

Date

Certificate of Debtor

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

Lyndon F. Creager, Jr.

Linda L. Creager

Printed Name(s) of Debtor(s)

X **/s/ Lyndon F. Creager, Jr.**

Signature of Debtor

June 24, 2009

Date

Case No. (if known) _____

X **/s/ Linda L. Creager**

Signature of Joint Debtor (if any)

June 24, 2009

Date

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

In re Lyndon F. Creager, Jr.
Linda L. Creager
Debtor(s)

Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: June 24, 2009

/s/ Lyndon F. Creager, Jr.
Lyndon F. Creager, Jr.
Signature of Debtor

Date: June 24, 2009

/s/ Linda L. Creager
Linda L. Creager
Signature of Debtor

Lyndon F. Creager, Jr.
11916 Shadow Run Blvd.
Riverview, FL 33569

Charles Bozarth, Jr.
1204 Lady Elaine
Valrico, FL 33594

J. Andrew Baldwin, Esquire
% The Solomon Law Group
1881 West Kennedy Blvd.
Tampa, FL 33606-1606

Linda L. Creager
11916 Shadow Run Blvd.
Riverview, FL 33569

Chase
P.O. Box 660509
Dallas, TX 75266-0509

Key Bank
P.O. Box 94981
Cleveland, OH 44101-4981

Pierce J. Guard, Jr.
Pierce J. Guard, Jr., P.A.
4200 South Florida Avenue
Lakeland, FL 33813

CountryWide Home Loan
Attn. Customer Svcs
SVB-314
P.O. Box 5170
Simi Valley, CA 93062-5170

Lifestyle Fitness
140 Fountain Parkway, Ste410
Saint Petersburg, FL 33716

Adam Creager
11916 Shadow Run Blvd.
Riverview, FL 33569

Deanne L. Torres, Esquire
% David J. Stern, P.A.
900 South Pine Island Road
Suite 400
Fort Lauderdale, FL 33324-3920

Merchantile Bank
Payment Services
P.O. Box 100201
Columbia, SC 29202-3201

Alliance One
4850 Street Rd., Ste 300
Feasterville Trevose, PA 19053

Frederick J. Hanna & Assoc.
1427 Roswell Road
Marietta, GA 30062

Moffitt Medical Group
P.O. Box 198441
Atlanta, GA

American Home Mortgage
P.O. Box 949
Orange, CA 92856-6949

Gerald D. Davis, Esquire
200 Central Avenue, Ste 1600
Saint Petersburg, FL 33701

Preferred Collection
P.O. Box 2964
Tampa, FL 33601-2964

Bank of America
Attn: Bankruptcy Department
Post Office Box 15019
Wilmington, DE 19866-5019

GTE Federal Credit Union
P.O. Box 10550
Tampa, FL 33679-0550

Rebecca S. Nilsen, Esq.
% Marshall C. Watson, P.A.
1800 N.W. 49th Street
Suite 120
Fort Lauderdale, FL 33309

Bank Of America
P.O. Box 5170
Simi Valley, CA 93062-5170

HSBC Mortgage Corp
Suite 0241
Buffalo, NY 14270-0241

Rivercrest Community Assoc.
4131 Gunn Hwy.
Tampa, FL 33618

Brianna Finch, Esquire
% Albertelli Law
P.O. Box 23028
Tampa, FL 33623-3028

Internal Revenue Service
Special Procedures Staff
Stop 5720
400 West Bay St., Ste 35045
Jacksonville, FL 32202-4437

Robert L. Wunker, Esquire
2600 North Military Trail
4th Floor
Boca Raton, FL 33431-6348

Rolando J. Santiago, Esquire
Rivercrest Homeowners Assoc.
240 Apollo Beach Blvd.
Apollo Beach, FL 33572

Wachovia Commercial Loan Srv
P.O. Box 740502
Atlanta, GA 30374-0502

S&O Green Works
809 E. Bloomingdale Avenue
Suite 228
Brandon, FL 33511-8113

Wachovia Mortgage Corp.
P.O. Box 900001
Raleigh, NC 27675-9002

Suncoast Schools F.C.U.
P.O. Box 11904
Tampa, FL 33680-1904

Wachovia Mortgage FSB
Attn: Loan Customer Support
P.O. Box 659558
San Antonio, TX 78265-9558

Wachovia Bank
Central Bankruptcy Dept.
VA 7359
P.O. Box 13765
Roanoke, VA 24037-3765

William F. & Helen Harding
1003 Wildwood Lane
Valrico, FL 33594-6648

Wachovia Bank
P.O. Box 5170
Simi Valley, CA 93062-5170

Wachovia Bank
Attn: Customer Srvs
P.O. Box 659558
San Antonio, TX 78265-9558

Wachovia Bank, N.A.
P.O. Box 50010
Roanoke, VA 24022-0010

Wachovia Bank, N.A.
Attn: Loan Customer Support
P.O. Box 659558
San Antonio, TX 78265-9558

Wachovia Bank, N.A.
Attn: Customer Service
P.O. Box 90001
Raleigh, NC 27675-9002

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

In re Lyndon F. Creager, Jr.
Linda L. Creager

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>0.00</u>
Prior to the filing of this statement I have received.....	\$	<u>0.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. ***I have received \$6,961.00 and have agreed to a fee of \$250.00 per hour for actual time spent representing debtors with the total amount of fees to be determined by the Court at a later date.**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: June 24, 2009

/s/ Pierce J. Guard, Jr.

Pierce J. Guard, Jr. 162388

Pierce J. Guard, Jr., P.A.

4200 South Florida Avenue

Lakeland, FL 33813

863-619-7331 Fax: 863-619-7992

jguardjr@aol.com

Lyndon F. Creager, Jr.

In re Linda L. Creager
Debtor(s)

Case Number: _____
(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME																					
1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			Column A	Column B																
		Debtor's	Spouse's																		
		Income	Income																		
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$ 0.00	\$ 0.00																
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 9,365.82</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 6,647.22</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 9,365.82	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 6,647.22	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 2,718.60	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 9,365.82	\$ 0.00																		
b.	Ordinary and necessary business expenses	\$ 6,647.22	\$ 0.00																		
c.	Business income	Subtract Line b from Line a																			
4	<p>Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 0.00	\$ 0.00																		
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																		
c.	Rent and other real property income	Subtract Line b from Line a																			
5	Interest, dividends, and royalties.			\$ 0.00	\$ 0.00																
6	Pension and retirement income.			\$ 0.00	\$ 0.00																
7	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>			\$ 0.00	\$ 0.00																
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="text-align: right;">Debtor \$ 0.00</td> <td style="text-align: right;">Spouse \$ 0.00</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																			
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ 0.00	\$ 0.00				
		Debtor	Spouse																		
a.		\$	\$																		
b.		\$	\$																		
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).			\$ 2,718.60	\$ 0.00																

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 2,718.60
----	--	--------------------

Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>June 24, 2009</u>	Signature: <u>/s/ Lyndon F. Creager, Jr.</u> Lyndon F. Creager, Jr. (Debtor)
	Date: <u>June 24, 2009</u>	Signature <u>/s/ Linda L. Creager</u> Linda L. Creager (Joint Debtor, if any)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **12/01/2008** to **05/31/2009**.

Line 3 - Income from operation of a business, profession, or farm

Source of Income: **Realtor**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	12/2008	\$0.00	\$3,323.61	\$-3,323.61
5 Months Ago:	01/2009	\$0.00	\$3,323.61	\$-3,323.61
4 Months Ago:	02/2009	\$356.25	\$3,323.61	\$-2,967.36
3 Months Ago:	03/2009	\$10,426.25	\$3,323.61	\$7,102.64
2 Months Ago:	04/2009	\$3,930.15	\$3,323.61	\$606.54
Last Month:	05/2009	\$7,547.75	\$3,323.61	\$4,224.14
Average per month:		\$3,710.07	\$3,323.61	

Average Monthly NET Income: \$386.46

Line 3 - Income from operation of a business, profession, or farm

Source of Income: **Realtor**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	12/2008	\$4,000.00	\$3,323.61	\$676.39
5 Months Ago:	01/2009	\$9,983.55	\$3,323.61	\$6,659.94
4 Months Ago:	02/2009	\$5,938.45	\$3,323.61	\$2,614.84
3 Months Ago:	03/2009	\$3,734.45	\$3,323.61	\$410.84
2 Months Ago:	04/2009	\$5,938.45	\$3,323.61	\$2,614.84
Last Month:	05/2009	\$4,339.60	\$3,323.61	\$1,015.99
Average per month:		\$5,655.75	\$3,323.61	

Average Monthly NET Income: \$2,332.14