

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Keeter, Judy Ann J	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Judy Ann Keefer; AKA Judy Ann Jean Keeter; DBA J J Properties Management; DBA A24 Restore	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-1071	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 2349 Cedar Shores Circle S. Jacksonville, FL	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 32210	ZIP Code
County of Residence or of the Principal Place of Business: Duval	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): P O Box 440413 Jacksonville, FL	Mailing Address of Joint Debtor (if different from street address):
ZIP Code 32222	ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <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 \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). 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 *** **Albert H. Mickler 168960** ***

Debtor estimates that funds will be available for distribution to unsecured creditors.
 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 type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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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
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Estimated Liabilities

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Keeter, Judy Ann J
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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):
Keeter, Judy Ann J

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/ Judy Ann J Keeter
Signature of Debtor **Judy Ann J Keeter**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)
May 9, 2010
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/ Albert H. Mickler
Signature of Attorney for Debtor(s)

Albert H. Mickler 168960
Printed Name of Attorney for Debtor(s)

Mickler & Mickler
Firm Name
5452 Arlington Expressway
Jacksonville, FL 32211

Address

Email: cmickler_32277@yahoo.com
904-725-0822 Fax: 904-725-0855

Telephone Number

May 9, 2010
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 Judy Ann J Keeter

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 14 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 seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

United States Bankruptcy Court
Middle District of Florida

In re **Judy Ann J Keeter**

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>
Ameriprise 125 South West Ave Wilmington, DE 19801	Ameriprise 125 South West Ave Wilmington, DE 19801	ChargeAccount		15,707.00
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	ChargeAccount		15,967.00
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Residence: 2349 Cedar Shores Circle S.Jacksonville, FL 32210		449,670.00 (200,000.00 secured)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Investment property: 7942 Mulhall Drive, Jacksonville, FL 32216		133,315.00 (60,708.00 secured) (1,164.64 senior lien)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Investment property: 8656 S Emerald Isle Circle, Jacksonville, FL 32216		214,934.00 (145,347.00 secured)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Investment property: 3158 Herring Road, Jacksonville, FL 32216		112,672.00 (69,003.00 secured) (1,340.93 senior lien)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Investment property: 3162 Herring Road, Jacksonville, FL 32216		100,792.00 (62,869.00 secured) (1,229.23 senior lien)
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		20,643.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		19,548.00

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		14,431.00
Chase 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase 10790 Rancho Bernardo Rd San Diego, CA 92127	Investment property: 110 W. 23rd Street, Jacksonville, FL 32206		82,998.00 (56,658.00 secured) (1,134.54 senior lien)
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		23,284.00
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	ChargeAccount		74,004.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	ChargeAccount		24,072.00
Discover Financial Ser Po Box 5005 Sioux Falls, SD 57117	Discover Financial Ser Po Box 5005 Sioux Falls, SD 57117	Residence: 2349 Cedar Shores Circle S.Jacksonville, FL 32210		37,533.00 (200,000.00 secured) (449,670.00 senior lien)
GMAC Mortgage c/o David Stern PA 900 S Pine Island Road #400 Plantation, FL 33324-3920	GMAC Mortgage c/o David Stern PA 900 S Pine Island Road #400 Plantation, FL 33324-3920	Investment property: 6732 Nightingale Road, Jacksonville, FL 32216		353,771.77 (319,197.00 secured)
Loancare Servicing Ctr Interstate Corp Cntr Bld Norfolk, VA 23502	Loancare Servicing Ctr Interstate Corp Cntr Bld Norfolk, VA 23502	Mortgage		61,883.00 (Unknown secured)
Msdwcc 4909 East 26th Street Sioux Falls, SD 57110	Msdwcc 4909 East 26th Street Sioux Falls, SD 57110	Mortgage		38,112.00 (0.00 secured)
Shands Jacksonville 655 W. 8th Street Jacksonville, FL 32209	Shands Jacksonville 655 W. 8th Street Jacksonville, FL 32209	medical services		43,000.00
Wachovia/Wbm 4101 Wiseman Blvd # Mc-T San Antonio, TX 78251	Wachovia/Wbm 4101 Wiseman Blvd # Mc-T San Antonio, TX 78251	Investment property: 1217 W 25th St., Jacksonville, FL 32209		73,058.00 (45,438.00 secured) (821.89 senior lien)

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Judy Ann J Keeter**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **May 9, 2010**

Signature **/s/ Judy Ann J Keeter**

Judy Ann J Keeter

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.

Judy Ann J Keeter
P O Box 440413
Jacksonville, FL 32222

Bank Of America
P O Box 26078
Greensboro, NC 27420

Keeter, Judy Ann -
Citi
Po Box 6241
Sioux Falls, SD 57117

Albert H. Mickler
Mickler & Mickler
5452 Arlington Expressway
Jacksonville, FL 32211

Bank of America
P O Box 15726
Wilmington, DE 19886-5726

Citibank
Po Box 6241
Sioux Falls, SD 57117

A24 Restore

Bank of America
P.O. Box 15026
Wilmington, DE 19886-5713

City of Jacksonville
for Waste Control
231 E Forsyth St. Room #130
Jacksonville, FL 32202

A24 Restore

Bank of New York Mellon
c/o Marshall C. Watson PA
1800 N.W. 49th St., Ste 120
Fort Lauderdale, FL 33309

Client Services, Inc.
for Citibank
3451 Harry Truman Blvd.
Saint Charles, MO 63301-4047

Advanta Bank Corp
Po Box 844
Spring House, PA 19477

Barclays Bank DE
1007 N Orange Street
Wilmington, DE 19801

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

American Recovery Systems
1699 Wall Street #300
Mount Prospect, IL 60056-5788

Boyer, Tanzler & Sussman PA
210 E Forsyth Street
Jacksonville, FL 32202

Discover Financial Ser
Po Box 5005
Sioux Falls, SD 57117

Ameriprise
125 South West Ave
Wilmington, DE 19801

Cap One
Po Box 85520
Richmond, VA 23285

Encore Rec. Mgmt. Inc.
for Barclays Bank DE
P O Box 3330
Olathe, KS 66063

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Chase
10790 Rancho Bernardo Rd
San Diego, CA 92127

EVO Merchant Services
515 Broadhollow Road
Melville, NY 11747

Aurora Loan Services
10350 Park Meadows Dr
Littleton, CO 80124

Chase
Po Box 15298
Wilmington, DE 19850

FIA Card Services
P O Box 17054
Wilmington, DE 19884

Bac Home Loans Servi
450 American St
Simi Valley, CA 93065

Chase/Bell South
Po Box 15298
Wilmington, DE 19850

First USA Bank
800 Brooksedge Blvd.
Mailstop OH1-0552
Westerville, OH 43081-2895

Florida Capital BankMortgage
c/o Bez-Ezra & Katz PA
2901 Stirling Rd., Ste. 300
Fort Lauderdale, FL 33312

JacksonvilleHousingAuthority
1300 Broad Street
Jacksonville, FL 32202

Keeter, Judy Ann -
Msdwcc
4909 East 26th Street
Sioux Falls, SD 57110

Florida Default Law Group
for Chase Home Finance LLC
P O Box 25018
Tampa, FL 33622

Jax Fire & Rescue
P O Box 863005
Orlando, FL 32886

NCO Financial Systems
P O Box 13584
Philadelphia, PA 19101-3584

Gemb/Home Design-Floor
Po Box 981439
El Paso, TX 79998

JJ Properties

Redline Recovery Svcs.
6201 Bonhomme St.,
Suite 100S
Houston, TX 77036

Gemb/Sams Club
Po Box 981400
El Paso, TX 79998

JJ Properties Management

Remitco, Card Services
1 Remitco Way
Yatesville, GA 31097

GMAC Mortgage
c/o David Stern PA
900 S Pine Island Road #400
Plantation, FL 33324-3920

Law Offices/Marshall Watson
for Bank of New York Mellon
1800 NW 49th St., #120
Fort Lauderdale, FL 33309

Sage Capital Recovery
1040 Kings Highway
Cherry Hill, NJ 08034

Google AdWords
c/o 1600 Amiptheatre Pkway
Mountain View, CA 94043

Loancare Servicing Ctr
Interstate Corp Cntr Bld
Norfolk, VA 23502

Shands Jacksonville
655 W. 8th Street
Jacksonville, FL 32209

Idearc

Luwanda Jones
1054 Westbrook Circle
Jacksonville, FL 32209

Sheffield Financial Co
2554 Lewisville Clemmons
Clemmons, NC 27012

IDEARC Media Corp.
f/k/a Verizon Directories
c/o Jacobson, Sobo & Moselle
P O Box 19359
Plantation, FL 33318

Maria D Eaves
Address unknown

Shorstein & Lasnetski, LLC
and Harry L. Shorstein, Esq.
6550 St. Augustine Rd Ste303
Jacksonville, FL 32217

International Debt Resolut.
6814 E Topeka Street
Tucson, AZ 85715

Mike Hogan, Tax Collector
231 E Forsyth St. Room #130
Jacksonville, FL 32202

Specialized Loan Care Svcs
c/o Green Point
4160 Main St.
Flushing, NY 11355

J D Vaughn Plumbing
2822 Huffman Blvd.
Jacksonville, FL 32246

Monarch Recovery Mgmt.Inc
10965 Decatur Road
Philadelphia, PA 19154

The Home Depot/Citibank, SD
Po Box 6497
Sioux Falls, SD 57117

Keeter, Judy Ann -
UF/Jax Faculty Practice
P O Box 44008
Jacksonville, FL 32231

United Recovery Systems
5800 N Course Drive
Houston, TX 77072

Verizon Yellow Pages
National Recovery Dept.
P O Box 1850
Folsom, CA 95630

Wachovia/Wbm
4101 Wiseman Blvd # Mc-T
San Antonio, TX 78251