

B1 (Official Form 1)(1/08)

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Williams, Alvin	Name of Joint Debtor (Spouse) (Last, First, Middle): Hibbert, Bridgette
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-4676	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8452
Street Address of Debtor (No. and Street, City, and State): 13749 N.W. 18 Court Pembroke Pines, FL	Street Address of Joint Debtor (No. and Street, City, and State): 13749 N.W. 18 Court Pembroke Pines, FL
ZIP Code 33028	ZIP Code 33028
County of Residence or of the Principal Place of Business: Broward	County of Residence or of the Principal Place of Business: Broward
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):

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 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 checked="" 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 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.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" 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	

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Williams, Alvin Hibbert, Bridgette	
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:
Exhibit A (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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) 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). X /s/ Lynn H. Gelman, Esq. September 10, 2009 Signature of Attorney for Debtor(s) (Date) Lynn H. Gelman, Esq. 0245011	
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? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> 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) <input checked="" type="checkbox"/> 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. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> 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) <input type="checkbox"/> 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) <input type="checkbox"/> 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 <input type="checkbox"/> 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. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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

Name of Debtor(s):
Williams, Alvin
Hibbert, Bridgette

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/ Alvin Williams
 Signature of Debtor **Alvin Williams**

X /s/ Bridgette Hibbert
 Signature of Joint Debtor **Bridgette Hibbert**

Telephone Number (If not represented by attorney)

September 10, 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/ Lynn H. Gelman, Esq.
 Signature of Attorney for Debtor(s)

Lynn H. Gelman, Esq. 0245011
 Printed Name of Attorney for Debtor(s)

Lynn H. Gelman, P.A.
 Firm Name

1450 Madruga Avenue
Suite 408
Coral Gables, FL 33146

Address

(305) 668-6681 Fax: (305) 668-6682
 Telephone Number

September 10, 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

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

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

In re Alvin Williams
Bridgette Hibbert

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.

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

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.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Alvin Williams
 Alvin Williams

Date: September 10, 2009

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

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

In re Alvin Williams
Bridgette Hibbert

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.

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

- 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.]*
 - Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.

- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Bridgette Hibbert
 Bridgette Hibbert

Date: September 10, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Southern District of Florida

In re **Alvin Williams**
Bridgette Hibbert

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>
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		251,624.00 (0.00 secured)
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		242,812.00 (0.00 secured)
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		239,585.00 (0.00 secured)
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		231,298.00 (0.00 secured)
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		205,549.00 (0.00 secured)
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		205,095.00 (0.00 secured)
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		198,144.00 (0.00 secured)
Bachomeloans 450 American St Simi Valley, CA 93065	Bachomeloans 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		185,733.00 (0.00 secured)
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062	Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062	(16) 773 Wentworth St.		198,144.67 (0.00 secured)
Firsthorizon Po Box 630148 Irving, TX 75063	Firsthorizon Po Box 630148 Irving, TX 75063	ConventionalRealEstateMortgage		237,644.00 (0.00 secured)
Ocwen Loan 12650 Ingenuity Dr Orlando, FL 32826	Ocwen Loan 12650 Ingenuity Dr Orlando, FL 32826	ConventionalRealEstateMortgage		197,438.00 (0.00 secured)
Wachovia 794 Davis Ct San Leandro, CA 94577	Wachovia 794 Davis Ct San Leandro, CA 94577	HomeEquityLineOfCredit		197,900.00 (0.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Alvin Williams**
Bridgette Hibbert

Debtor(s)

Case No. _____

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Wachovia 794 Davis Ct San Leandro, CA 94577	Wachovia 794 Davis Ct San Leandro, CA 94577	ConventionalRealEstateMortgage		249,081.00 (0.00 secured)
Wachovia 794 Davis Ct San Leandro, CA 94577	Wachovia 794 Davis Ct San Leandro, CA 94577	ConventionalRealEstateMortgage		370,371.00 (0.00 secured)
Wachovia 794 Davis Ct San Leandro, CA 94577	Wachovia 794 Davis Ct San Leandro, CA 94577	ConventionalRealEstateMortgage		275,169.00 (0.00 secured)
Wachovia 794 Davis Ct San Leandro, CA 94577	Wachovia 794 Davis Ct San Leandro, CA 94577	ConventionalRealEstateMortgage		249,184.00 (0.00 secured)
Wells Fargo Home Mortgage P.O. Box 14411 Des Moines, IA 50306-3411	Wells Fargo Home Mortgage P.O. Box 14411 Des Moines, IA 50306-3411	(21) 3512 N.W. 21st Terrace Cape Coral, FL 33993		231,980.86 (0.00 secured)
Wlsfgr Hmmtg 7255 Baymeadows Wa Jacksonville, FL 32256	Wlsfgr Hmmtg 7255 Baymeadows Wa Jacksonville, FL 32256	ConventionalRealEstateMortgage		260,551.00 (0.00 secured)
Wlsfgr Hmmtg 7255 Baymeadows Wa Jacksonville, FL 32256	Wlsfgr Hmmtg 7255 Baymeadows Wa Jacksonville, FL 32256	ConventionalRealEstateMortgage		194,229.00 (0.00 secured)
Wlsfgr Hmmtg 7255 Baymeadows Wa Jacksonville, FL 32256	Wlsfgr Hmmtg 7255 Baymeadows Wa Jacksonville, FL 32256	ConventionalRealEstateMortgage		231,980.00 (0.00 secured)

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

We, **Alvin Williams** and **Bridgette Hibbert**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date September 10, 2009Signature /s/ Alvin Williams
Alvin Williams
DebtorDate September 10, 2009Signature /s/ Bridgette Hibbert
Bridgette Hibbert
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.

A F S C I
257 E 200 S Ste 700
Salt Lake City, UT 84111

ACS Recovery Services
P.O. Box 4003
Schaumburg, IL 60168-4003

Amex
P.O. Box 981537
El Paso, TX 79998

Bachomeloans
450 American St
Simi Valley, CA 93065

Bk Of Amer
475 Crosspoint Pkw
Getzville, NY 14068

Bk Of Amer
4060 Ogletown/Stan
Newark, DE 19713

Black Bear Reserve HOA, Inc.
c/o Sutherland Management, Inc.
107 North Line Drive
Apopka, FL 32703

Bob Davis
Tax Collector
P.O. Box 308
Fort Pierce, FL 34954-0308

Cci
P O Box 212609
Augusta, GA 30917

Central Financial Control
P.O. Box 830913
Birmingham, AL 35283-0913

Centrl Fincl
Pob 14059
Orange, CA 92863

Charlotte County Tax Collector
18500 Murdock Circle
Port Charlotte, FL 33948-1075

Chase
800 Brooksedge Blv
Westerville, OH 43081

Chase
Bank One Card Serv
Westerville, OH 43081

Citi
Pob 6241
Sioux Falls, SD 57117

Citi
Po Box 6003
Hagerstown, MD 21747

City of Paort St. Lucie
Utility Systems Dept.
P.O. Box 8987
Port Saint Lucie, FL 34985-8987

Collectrnatl
Pob 870188
Stone Mountain, GA 30087

Comcast
P.O. Box 530099
Atlanta, GA 30353-0099

Countrywide
P.O. Box 660625
Dallas, TX 75266-0625

Countrywide Home Laons
c/o Adorno & Yoss LLP
P.O. Box 143107
Miami, FL 33114

Countrywide Home Loan
Mail Stop: PTXA-65
7105 Corporate Drive
Plano, TX 75024-4100

Countrywide Home Loans
MSN SV-26B
P.O. Box 10229
Van Nuys, CA 91410-0229

Countrywide Home Loans
P.O. Box 5170
Simi Valley, CA 93062

Countrywide Home Loans
P.O. Box 961206
FTWX-22
Fort Worth, TX 76161-0206

Countrywide Home Loans
c/o Butler & Hosch, P.A.
3185 South Conway Raod
Suite E
Orlando, FL 32812

Countrywide Home Loans Ser.
c/o Butler & Hosch
John H. Farren, Esq.
P.O. 628206
Orlando, FL 32862-8206

Crd Prt Asso
One Galleria Tower
Dallas, TX 75240

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East Coast Pathology Assoc.
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Expo/Cbsd
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P.O. Box 2029
Lake City, FL 32056

First Federal Savings
4705 W Us Highway 90
Lake City, FL 32055

First Horizon Home Loans
4000 Horizon Way
Irving, TX 75063

First Hrizon Home Loan
P.O. Box 809
Memphis, TN 38101

First Usa
800 Brooksedge Blv
Westerville, OH 43081

Firsthorizon
Po Box 630148
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Fst Usa Bk B
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Po Box 981439
El Paso, TX 79998

Gemb/Brd Mrt
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Gemb/Dillard
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Heartland Anesthesia, LLC
P.O. Box 552389
Tampa, FL 33655-2389

Home Coming Funding Ne
2711 N Haskell Ave. Sw 1
Dallas, TX 75204

Hsbc/Rs
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New Castle, DE 19720

Hunters Ridge HOA
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Internal Revenue Service
P.O. Box 21126
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Internal Revenue Service
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Internal Reveue Service
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North Shore Medicla Center
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Ocwen Loan Servicing, LLC
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Tropical Fin
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