

B1 (Official Form 1)(1/08)

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): McCadams, Robert D.	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):	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-3552	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): 104-B Saddlecreek Drive Cordele, GA <div style="text-align: right; font-size: small;">ZIP Code 31015</div>	Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Crisp	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): Post Office Box 814 Cordele, GA <div style="text-align: right; font-size: small;">ZIP Code 31010</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>

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.
---	---	---

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).
--	--

Statistical/Administrative Information *** Thomas D. Lovett 459571 *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input 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	

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): McCadams, Robert D.</p>
--	--

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>
---	--

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):
McCadams, Robert D.

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/ Robert D. McCadams
Signature of Debtor **Robert D. McCadams**

X
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 31, 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 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 Attorney*

X /s/ Thomas D. Lovett
Signature of Attorney for Debtor(s)

Thomas D. Lovett 459571
Printed Name of Attorney for Debtor(s)

Kelley, Lovett, & Blakey, P.C.
Firm Name

P.O. Box 1164
2912-B N. Oak Street
Valdosta, GA 31603

Address

(229) 242-8838 Fax: (229) 242-1151
Telephone Number

August 31, 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 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
Middle District of Georgia**

In re Robert D. McCadams

Debtor(s)

Case No.

Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

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

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

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

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

B4 (Official Form 4) (12/07)

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

In re Robert D. McCadams

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>
BACHOMELNS 450 AMERICAN STREET Simi Valley, CA 93065	BACHOMELNS 450 AMERICAN STREET Simi Valley, CA 93065	113 W. 5th Ave., 1623 N. Hwy. 257, 1416 Sheppard, 408 N. 4th St., 516 E. 8th Ave., 1407 McLeod Cir. and 1420 Sheppard		503,559.00 (470,971.00 secured)
Bank of America DES-019-03-07 4060 Ogletown/Stanton Rd Newark, DE 19714	Bank of America DES-019-03-07 4060 Ogletown/Stanton Rd Newark, DE 19714			31,933.00
Bank of America DES-019-03-07 4060 Ogletown/Stanton Rd Newark, DE 19714	Bank of America DES-019-03-07 4060 Ogletown/Stanton Rd Newark, DE 19714			29,806.00
Bank of America DES-019-03-07 4060 Ogletown/Stanton Rd Newark, DE 19714	Bank of America DES-019-03-07 4060 Ogletown/Stanton Rd Newark, DE 19714			6,097.00
Chase Customer Service P.O. Box 15299 Wilmington, DE 19850-5299	Chase Customer Service P.O. Box 15299 Wilmington, DE 19850-5299			25,405.00
Citi Cards Box 6500 Sioux Falls, SD 57117	Citi Cards Box 6500 Sioux Falls, SD 57117			38,006.00
Citi Cards Box 6500 Sioux Falls, SD 57117	Citi Cards Box 6500 Sioux Falls, SD 57117			29,544.00
Citimortgage P.O. Box 183040 Columbus, OH 43218-3040	Citimortgage P.O. Box 183040 Columbus, OH 43218-3040	2102 McLeod Cir., Cordele, GA		71,115.00 (8,000.00 secured)
City of Cordele P.O. Box 659 Cordele, GA 31010	City of Cordele P.O. Box 659 Cordele, GA 31010	2nd lien on 512 Oakland Ave & 1106 S. 9th Street, Cordele, GA		54,821.00 (0.00 secured)

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

In re **Robert D. McCadams**

Case No. _____

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>
Colony Bank P.O. Box 589 Cordele, GA 31010	Colony Bank P.O. Box 589 Cordele, GA 31010	2004 F-250 Ford pick-up truck		15,911.00 (9,000.00 secured)
Crisp County Tax Commissioner 210 S 7th Street Cordele, GA 31015	Crisp County Tax Commissioner 210 S 7th Street Cordele, GA 31015	Tax lien filed in Crisp County for 2007 and 2008 personal property and real estate taxes owed		14,871.00 (0.00 secured)
Debbie Waters 562 N. Spring Creek Cobb, GA 31735	Debbie Waters 562 N. Spring Creek Cobb, GA 31735			19,000.00
Discover Card P.O. Box 30421 Salt Lake City, UT 84130-0421	Discover Card P.O. Box 30421 Salt Lake City, UT 84130-0421			18,941.00
Ga. Department of Community Affairs Attn: Loan Servicing P.O. Box 15481 Atlanta, GA 30333	Ga. Department of Community Affairs Attn: Loan Servicing P.O. Box 15481 Atlanta, GA 30333	Debt secured by real estate owned by Main Street Carriage House LLC		132,340.00 (35,750.00 secured)
Gail Waters 562 N. Spring Creek Cobb, GA 31735	Gail Waters 562 N. Spring Creek Cobb, GA 31735			20,000.00
Peoples South Bank P.O. Box 347 Americus, GA 31709-0347	Peoples South Bank P.O. Box 347 Americus, GA 31709-0347	Debt secured by real estate owned by Main Street Carriage House LLC		181,291.00 (35,750.00 secured)
Planters First P.O. Box 879 Cordele, GA 31010	Planters First P.O. Box 879 Cordele, GA 31010	Debt is secured by real estate owned by First Stop Home Stop, Inc.		158,318.00 (0.00 secured)
Select Portfolio Services, Inc. P.O. Box 65450 Salt Lake City, UT 84165-0450	Select Portfolio Services, Inc. P.O. Box 65450 Salt Lake City, UT 84165-0450	410 N. 4th St. and 2329 Culpepper Cir., Cordele, GA		134,246.00 (118,733.00 secured)
Taylor Bean and Whitaker 1417 N. Magnolia Ave. Ocala, FL 34475-9078	Taylor Bean and Whitaker 1417 N. Magnolia Ave. Ocala, FL 34475-9078	1419 Sheppard Ct.		79,421.00 (62,069.00 secured)
W.C. Pridgen 609 E. 31st Avenue Cordele, GA 31015	W.C. Pridgen 609 E. 31st Avenue Cordele, GA 31015	Debt is secured by real estate owned by McCadams Commercial Real Estate LLC		64,487.00 (58,199.00 secured)

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

In re **Robert D. McCadams**

Case No. _____

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, **Robert D. McCadams**, 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 **August 31, 2009**

Signature **/s/ Robert D. McCadams**

Robert D. McCadams

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 Georgia**

In re **Robert D. McCadams**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **August 31, 2009**

/s/ Robert D. McCadams

Robert D. McCadams

Signature of Debtor

I, **Thomas D. Lovett 459571**, counsel for the petitioner(s) in the above-styled bankruptcy action, declare that the attached Master Address List consisting of **6** page(s) has been verified by comparison to Schedules D through H to be complete, to the best of my knowledge. I further declare that the attached Master Address List can be relied upon by the Clerk of Court to provide notice to all creditors and parties in interest as related to me by the debtor(s) in the above-styled bankruptcy action until such time as any amendments may be made.

Date: **August 31, 2009**

/s/ Thomas D. Lovett

Signature of Attorney

Thomas D. Lovett 459571

Kelley, Lovett, & Blakey, P.C.

P.O. Box 1164

2912-B N. Oak Street

Valdosta, GA 31603

(229) 242-8838 Fax: (229) 242-1151

United States Attorney
Attn: Barbara Parker
Post Office Box 1702
Macon, GA 31202

Georgia Department of Revenue
Bankruptcy Unit
P. O. Box 161108
Atlanta, GA 30321

Elizabeth A. Hardy
440 Martin Luther King Jr. Blvd.
Room 302
Macon, GA 31201

U.S. Attorney General
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001

Georgia Attorney General
40 Capital Square SW
Atlanta, GA 30334

Internal Revenue Service
Office of Counsel
401 W. Peachtree St. NW #1400
Atlanta, GA 30308-3510

Academy Collection Service, Inc.
10965 Decatur Road
Philadelphia, PA 19154-3210

America's Servicing Company
P.O. Box 1820
Newark, NJ 07101-1820

Anna Pridgen
609 E. 31st Avenue
Cordele, GA 31015

BACHOMELNS
450 AMERICAN STREET
Simi Valley, CA 93065

Bank of America
DES-019-03-07
4060 Ogletown/Stanton Rd
Newark, DE 19714

Bank of America
c/o Frederick J. Hanna & Associates, PC
1427 Roswell Road
Marietta, GA 30062

Bank of America
c/o Mercantile Adjustment Bureau, LLC
P.O. Box 9016
Buffalo, NY 14231-9016

Bank of America
c/o Viking Collection Services
P.O. Box 59207
Minneapolis, MN 55459-0207

Bank of America
c/o Penta Group
5959 Corporate Drive
Houston, TX 77036

Capital One
c/o Frederick J. Hanna & Associates, PC
1427 Roswell Road
Marietta, GA 30062

Capital One
c/o Regional Adjustment Bureau
P.O. Box 34111
Memphis, TN 38184-0111

Capmark
116 Welsh Road
Horsham, PA 19044

CBE Group
131 Tower Park Dr. Suite 100
Waterloo, IA 50701

Chase
Customer Service
P.O. Box 15299
Wilmington, DE 19850-5299

Chase
c/o Fredierick J. Hanna & Associates, PC
1427 Roswell Road
Marietta, GA 30062

Citi Cards
Box 6500
Sioux Falls, SD 57117

CitiBank
c/o GC Services Limited Partnership
P.O. Box 26999
San Diego, CA 92196

CitiBusiness
P.O. Box 688901
Des Moines, IA 50368-8901

Citimortgage
P.O. Box 183040
Columbus, OH 43218-3040

City of Cordele
501 N 7th Street
Cordele, GA 31015

City of Cordele
P.O. Box 659
Cordele, GA 31010

Colony Bank
P.O. Box 589
Cordele, GA 31010

Countrywide
P.O. Box 660694
Dallas, TX 75266-0694

Crisp County Tax Commissioner
210 S 7th Street
Cordele, GA 31015

Debbie Waters
562 N. Spring Creek
Cobb, GA 31735

Discover
P.O. Box 3023
New Albany, OH 43054-3023

Discover Card
P.O. Box 30421
Salt Lake City, UT 84130-0421

Dish Network
c/o AFNI
P.O. Box 3517
Bloomington, IL 61702-3517

Encore Receivable Management, Inc.
P.O. Box 3330
Olathe, KS 66063-3330

FIA Card Services
c/o Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225

First Stop Home Shop, Inc.
P.O. Box 5011
Cordele, GA 31010

Ford Motor Credit Company
National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901

Fredrick J Hanna & Associates, P.C.
1427 Roswell Road
Marietta, GA 30062

Ga. Department of Community Affairs
Attn: Loan Servicing
P.O. Box 15481
Atlanta, GA 30333

Gail Waters
562 N. Spring Creek
Cobb, GA 31735

GE Consumer Finance
c/o Academy Collection Service, Inc.
10965 Decatur Road
Philadelphia, PA 19154-3210

GreenPoint Mortgage
P.O. Box 1093
Branford, CT 06405-8093

Hobo Cafe, LLC
P.O. Box 814
Cordele, GA 31010

Home Depot
P.O. Box 609
The Lakes, NV 88901-6029

MBNA
c/o Bank of America
P.O. Box 17309
Baltimore, MD 21297-1309

MBNA
c/o AAA Financial Services
P.O. Box 15726
Wilmington, DE 19886-5726

McCadams Real Estate LLC
P.O. Box 814
Cordele, GA 31010

Merit Trading Corp.
P.O. Box 814
Cordele, GA 31010

Peoples South Bank
P.O. Box 347
Americus, GA 31709-0347

Planters First
P.O. Box 879
Cordele, GA 31010

Russ Barnes
Attorney at Law
P.O. Box 1043
Americus, GA 31709

Security Bank Card Services
P.O. Box 2181
Columbus, GA 31902

Select Portfolio Services, Inc.
P.O. Box 65450
Salt Lake City, UT 84165-0450

South GA Banking
725 W. 2nd Street
Tifton, GA 31794-4201

Taylor Bean and Whitaker
1417 N. Magnolia Ave.
Ocala, FL 34475-9078

W.C. Pridgen
609 E. 31st Avenue
Cordele, GA 31015