

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Ray Lloyd Realty and Construction Co.	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) 58-1352110	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): 1453 Highway 82 Leesburg, GA	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 31763	ZIP Code
County of Residence or of the Principal Place of Business: Lee	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 171 Longleaf Dr. Leesburg, GA	Mailing Address of Joint Debtor (if different from street address):
ZIP Code 31763	ZIP Code

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

<p>Type of Debtor (Form of Organization) (Check one box)</p> <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" 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.)	<p>Nature of Business (Check one box)</p> <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	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <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
<p>Tax-Exempt Entity (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<p>Nature of Debts (Check one box)</p> <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.

<p>Filing Fee (Check one box)</p> <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.	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <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). <p>Check if:</p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <p>Check all applicable boxes:</p> <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 *** **Charles F. Farrell, Jr. 231463** ***

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): Ray Lloyd Realty and Construction Co.
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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):
Ray Lloyd Realty and Construction Co.

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 _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

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/ Charles F. Farrell, Jr.
Signature of Attorney for Debtor(s)

Charles F. Farrell, Jr. 231463
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

October 30, 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 /s/ Ray Lloyd
Signature of Authorized Individual

Ray Lloyd
Printed Name of Authorized Individual

President
Title of Authorized Individual

October 30, 2009
Date

United States Bankruptcy Court
Middle District of Georgia

In re Ray Lloyd Realty and Construction Co.

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>
AAA Concrete P. O. Box 737 Albany, GA 31702	AAA Concrete P. O. Box 737 Albany, GA 31702	account		130,000.00
Adams Exterminating PO Box 3448 Albany, GA 31706	Adams Exterminating PO Box 3448 Albany, GA 31706	account		7,000.00
Advanta (loan to company) P. O. Box 8088 Philadelphia, PA 19101-8088	Advanta (loan to company) P. O. Box 8088 Philadelphia, PA 19101-8088	account		11,051.97
Advantage Vinyl Siding 905 Hwy. 19 Leesburg, GA 31763	Advantage Vinyl Siding 905 Hwy. 19 Leesburg, GA 31763	account		22,500.00
Albany Herald PO Box 48 Albany, GA 31702	Albany Herald PO Box 48 Albany, GA 31702	account		5,767.00
Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	lien on Holly Plantation Partners' Lot 33 Hunter's Ridge North Superior Court of Lee County Bk. 64, pg. 158		5,769.99 (0.00 secured)
B. B. Electricians P. O. Box 51621 Albany, GA 31703	B. B. Electricians P. O. Box 51621 Albany, GA 31703	account		48,000.00
Charles Sprinkler Systems 277 Danbury Lane Albany, GA 31721	Charles Sprinkler Systems 277 Danbury Lane Albany, GA 31721	account		7,600.00
Home Depot P. O. Box 9055 Des Moines, IA 50368-9055	Home Depot P. O. Box 9055 Des Moines, IA 50368-9055	account		21,300.70
J. R. Hatcher 166 Danburg Lane Albany, GA 31721	J. R. Hatcher 166 Danburg Lane Albany, GA 31721	account		23,103.00

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>
Jack's Plumbing 820 Graves Spring Rd. Leesburg, GA 31763	Jack's Plumbing 820 Graves Spring Rd. Leesburg, GA 31763	account		10,500.00
Judicial Alternatives of Georgia 418 Flint Ave. Albany, GA 31701	Judicial Alternatives of Georgia 418 Flint Ave. Albany, GA 31701	services		17,500.00
Lowe's P. O. Box 530954 Atlanta, GA 30353-0954	Lowe's P. O. Box 530954 Atlanta, GA 30353-0954	account		9,026.77
Modern Gas PO Box 1607 Albany, GA 31702	Modern Gas PO Box 1607 Albany, GA 31702	account		30,000.00
Ray Lloyd 171 Longleaf Drive Leesburg, GA 31763	Ray Lloyd 171 Longleaf Drive Leesburg, GA 31763			300,000.00
Regions Bank P. O. Box 8 Albany, GA 31702-0008	Regions Bank P. O. Box 8 Albany, GA 31702-0008	Lots 49, 50, & 51 Cedar Grove		80,872.00 (75,000.00 secured)
Sherwin Williams Co. 2532 Dawson Rd. Albany, GA 31707	Sherwin Williams Co. 2532 Dawson Rd. Albany, GA 31707	account		6,012.00
Short & Paulk Supply P. O. Box 148 Tifton, GA 31793	Short & Paulk Supply P. O. Box 148 Tifton, GA 31793	account (unsecured as to Ray Lloyd Realty and Construction; has lien on Ray Lloyd's personal property)		37,805.00
South Georgia Brick P. O. Box 3972 Albany, GA 31706	South Georgia Brick P. O. Box 3972 Albany, GA 31706	account		38,000.00
Wells Fargo Bankruptcy Department 4137 121st Street Urbandale, IA 50323	Wells Fargo Bankruptcy Department 4137 121st Street Urbandale, IA 50323	credit card		89,752.89

In re Ray Lloyd Realty and Construction Co.
Debtor(s)

Case No. _____

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

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

I, the President of the corporation named as 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 October 30, 2009

Signature /s/ Ray Lloyd
Ray Lloyd
President

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 Ray Lloyd Realty and Construction Co.
Debtor

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	2	6,442,000.00		
B - Personal Property	Yes	3	30,202.00		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	13		5,253,699.65	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		844,822.68	
G - Executory Contracts and Unexpired Leases	Yes	3			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	No	0			N/A
J - Current Expenditures of Individual Debtor(s)	No	0			N/A
Total Number of Sheets of ALL Schedules		31			
Total Assets			6,472,202.00		
Total Liabilities				6,098,522.33	

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

In re Ray Lloyd Realty and Construction Co.
Debtor

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 Ray Lloyd Realty and Construction Co.

Case No. _____

Debtor

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 22 Indian Oaks fmv=115,000 33 Springdale fmv=120,000 37 Laurel Brook fmv=150,000 145 Palmyra fmv=240,000 205 Hickory Grove fmv=212,000 213 Hickory Grove fmv=240,000		-	1,077,000.00	849,455.80
48 Hunnington fmv=145,000 73 Hunnington fmv= 145,000 76 Hunnington fmv=150,000 67 Hunters Ridge fmv=200,000 108 Laurel Brook fmv=165,000		-	805,000.00	557,708.24
19 Holly Ridge		-	250,000.00	210,000.00
22 Holly Ridge		-	250,000.00	210,000.00
170 Holly Plantation		-	210,000.00	168,339.00
277 Hickory Grove		-	280,000.00	189,400.00
324 Hickory Grove		-	240,000.00	199,200.00
275 Calloway		-	280,000.00	238,000.00
284 Calloway		-	340,000.00	314,309.00
103 Laurel Brook		-	170,000.00	163,847.48
110 Laurel Brook		-	165,000.00	125,344.92
115 Highland Oaks		-	175,000.00	161,043.64
143 Hickory Grove		-	210,000.00	181,952.86
203 Hickory Grove		-	250,000.00	209,213.09
		Sub-Total >	4,702,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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
8 Hunter's Ridge		-	200,000.00	117,622.45
Lot 222 Hickory Grove		-	210,000.00	178,636.86
85 Holly Plantation		-	210,000.00	162,503.11
62 Springdale		-	145,000.00	97,914.80
63 Springdale		-	140,000.00	96,472.82
282 Calloway Lakes		-	280,000.00	248,731.00
102 Wisteria		-	240,000.00	201,869.04
51 Wisteria		-	240,000.00	191,319.04
Lots 49, 50, & 51 Cedar Grove		-	75,000.00	80,872.00

Sub-Total >	1,740,000.00	(Total of this page)
Total >	6,442,000.00	

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

In re Ray Lloyd Realty and Construction Co.

Case No. _____

Debtor

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 petitioner 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.		Checking account with Security Bank and Trust	-	1,000.00
		checking account with Regions Bank	-	500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
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.	X			

Sub-Total > **1,500.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re Ray Lloyd Realty and Construction Co.

Case No. _____

Debtor

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
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.	IRA		-	1.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		1/3 interest in Bush Bacon Lloyd Partnership	-	100.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Back rent owed, approx. = \$38,000 (uncollectable)	-	1.00
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.		Right to receive rents, subject to liens, estimated value	-	100.00
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.		judgment vs. David Crocker for \$2,102.00, est. value	-	1,000.00

Sub-Total > **1,202.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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
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			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Toyota Avalon with 100,000+ miles 2005 Ford F150 with 100,000+ miles 2004 Ford F150 with 100,000+ miles 2005 Ford F150 with 100,000+ miles	-	20,000.00
26. Boats, motors, and accessories.		Bass boat and trailer	-	5,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		desks/chairs/ 2 computers	-	2,500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	27,500.00
(Total of this page)	
Total >	30,202.00

(Report also on Summary of Schedules)

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

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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.		materialman's lien						
Creditor #: 1 Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	-	lien on Holly Plantation Partners' lot 24 Hunter's Ridge North Superior Court of Lee County Bk. 61, pg. 77					2,044.77	2,044.77
		Value \$ 0.00						
Account No.		materialman's lien						
Creditor #: 2 Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	-	lien on Holly Plantation Partners' Lot 34 Hunter's Ridge Bk 64, pg. 156					1,683.44	1,683.44
		Value \$ 0.00						
Account No.		materialman's lien						
Creditor #: 3 Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	-	lien on Holly Plantation Partners' Lot 24 Hunter's Ridge North Superior Court of Lee County Bk. 64, pg. 157					1,261.40	1,261.40
		Value \$ 0.00						
Account No.		materialman's lien						
Creditor #: 4 Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	-	lien on Holly Plantation Partners' Lot 33 Hunter's Ridge North Superior Court of Lee County Bk. 64, pg. 158					5,769.99	5,769.99
		Value \$ 0.00						
Subtotal							10,759.60	10,759.60
(Total of this page)								

12 continuation sheets attached

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	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. Creditor #: 5 Ameris 1607 U.S. 19 Leesburg, GA 31763-2942	X	-	First Mortgage 143 Hickory Grove				154,500.00	0.00
Value \$			210,000.00					
Account No. Creditor #: 6 Ameris 1607 U.S. 19 Leesburg, GA 31763-2942	X	-	First Mortgage Lot 222 Hickory Grove				151,000.00	0.00
Value \$			210,000.00					
Account No. Creditor #: 7 Ameris 1607 U.S. 19 Leesburg, GA 31763-2942	X	-	First Mortgage 102 Wisteria				192,400.00	0.00
Value \$			240,000.00					
Account No. Creditor #: 8 Bank of Terrell P. O. Box 389 Dawson, GA 39842	X	-	Second Mortgage 205 Hickory Grove 213 Hickory Grove Lot 62 Springdale Lot 63 Springdale Lot 222 Hickory Grove 143 Hickory Grove 110 Laurel Brook; Lot 8 Hunters Ridge				170,000.00	0.00
Value \$			1,077,000.00					
Account No. Creditor #: 9 Bank of Terrell P. O. Box 389 Dawson, GA 39842	X	-	First Lien 2004 Toyota Avalon with 100,000+ miles 2005 Ford F150 with 100,000+ miles 2004 Ford F150 with 100,000+ miles 2005 Ford F150 with 100,000+ miles				20,000.00	0.00
Value \$			20,000.00					
Subtotal							687,900.00	0.00
(Total of this page)								

Sheet 1 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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					
Account No. Creditor #: 10 Bruce Melton 2007 Cumberland Lane Albany, GA 31707	-						
		Second Mortgage 103 Laurel Brook					
		Value \$ 170,000.00				60,000.00	0.00
Account No. Creditor #: 11 Bruce Melton	-						
		Second Mortgage 115 Highland Oaks					
		Value \$ 175,000.00				50,000.00	0.00
Account No. Creditor #: 12 Colony Bank 2609 Ledo Rd Albany, GA 31707	X -						
		First Mortgage 110 Laurel Brook					
		Value \$ 165,000.00				123,400.00	0.00
Account No. Creditor #: 13 Dell Bush 2514 N. Doublegate Drive Albany, GA 31707	-						
		Second Mortgage 203 Hickory Grove					
		Value \$ 250,000.00				30,000.00	0.00
Account No. Creditor #: 14 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	-						
		tax lien tax lien 8 Hunter's Ridge Superior Court of Lee County Bk. 60, pg. 17 2008 taxes					
		Value \$ 200,000.00				2,122.45	0.00
Subtotal (Total of this page)						265,522.45	0.00

Sheet 2 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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					
Account No.							
Creditor #: 15 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien tax lien on 103 Laurel Brook Superior Court of Lee County Bk. 60, pg. 18 2008 taxes				
			Value \$ 170,000.00			1,925.48	0.00
Account No.							
Creditor #: 16 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien tax lien 110 Laurel Brook Superior Court of Lee County Bk. 60, pg. 19 2008 taxes				
			Value \$ 165,000.00			1,944.92	0.00
Account No.							
Creditor #: 17 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien tax lien on 203 Hickory Grove Superior Court of Lee County pg. 60, pg. 20 2008 taxes				
			Value \$ 250,000.00			2,629.09	0.00
Account No.							
Creditor #: 18 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien tax lien on Lot 222 Hickory Grove Superior Court of Lee County pg. 60, pg. 23				
			Value \$ 210,000.00			2,636.86	0.00
Account No.							
Creditor #: 19 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien tax lien on 85 Holly Plantation Superior Court of Lee County Bk. 60, pg. 24 2008 taxes				
			Value \$ 210,000.00			2,403.11	0.00
Subtotal						11,539.46	0.00
(Total of this page)							

Sheet **3** of **12** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	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.			tax lien					
Creditor #: 20 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien on 102 Wisteria Superior Court of Lee County Bk. 60, pg. 027 2008 taxes					
			Value \$ 240,000.00				469.04	0.00
Account No.			tax lien					
Creditor #: 21 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien on 62 Springdale Superior Court of Lee County Bk. 60, pg. 28 2008 taxes					
			Value \$ 145,000.00				1,615.80	0.00
Account No.			tax lien					
Creditor #: 22 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien on 63 Springdale Superior Court of Lee County Bk. 60, pg. 29 2008 taxes					
			Value \$ 140,000.00				1,580.82	0.00
Account No.			tax lien					
Creditor #: 23 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien on 143 Hickory Grove Superior Court of Lee County Bk. 60, pg. 30 2008 taxes					
			Value \$ 210,000.00				2,452.86	0.00
Account No.			tax lien					
Creditor #: 24 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763		-	tax lien on 115 Highland Oaks Superior Court of Lee County Bk. 60, pg. 31 2008 taxes					
			Value \$ 175,000.00				2,092.64	0.00
Subtotal							8,211.16	0.00
(Total of this page)								

Sheet **4** of **12** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	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. Creditor #: 25 Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	-		tax lien tax lien on 51 Wisteria Superior Court of Lee County Bk. 60, pg. 34 2008 taxes				469.04	0.00
			Value \$ 240,000.00					
Account No. Creditor #: 26 Modern Gas PO Box 1607 Albany, GA 31702	-		Second Mortgage 282 Calloway Lakes				9,000.00	0.00
			Value \$ 280,000.00					
Account No. Creditor #: 27 Modern Gas PO Box 1607 Albany, GA 31702	-		Second Mortgage 102 Wisteria				9,000.00	0.00
			Value \$ 240,000.00					
Account No. Creditor #: 28 Modern Gas PO Box 1607 Albany, GA 31702	-		Second Mortgage 51 Wisteria				9,000.00	0.00
			Value \$ 240,000.00					
Account No. Creditor #: 29 Modern Gas PO Box 1607 Albany, GA 31702	-		Second Mortgage on Holly Plantation Partner's Lot 5 Hunters Ridge				9,000.00	0.00
			Value \$ 240,000.00					
Subtotal							36,469.04	0.00
(Total of this page)								

Sheet 5 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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 WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. Creditor #: 30 Pro-Build 3324 Palmyra Road Albany, GA 31707	-						
		Second Mortgage 143 Hickory Grove					
		Value \$ 210,000.00				25,000.00	0.00
Account No. Creditor #: 31 Pro-Build 3324 Palmyra Rd. Albany, GA 31707	-						
		Second Mortgage Lot 222 Hickory Grove					
		Value \$ 210,000.00				25,000.00	0.00
Account No. Creditor #: 32 Regions Bank P. O. Box 8 Albany, GA 31702-0008	X -						
		First Mortgage Lot 22 Indian Oaks fmv=115,000 33 Springdale fmv=120,000 37 Laurel Brook fmv=150,000 145 Palmyra fmv=240,000 205 Hickory Grove fmv=212,000 213 Hickory Grove fmv=240,000					
		Value \$ 1,077,000.00				677,670.00	0.00
Account No. Creditor #: 33 Regions Bank P. O. Box 8 Albany, GA 31702-0008	X -						
		Mortgage 48 Hunnington fmv=145,000 73 Hunnington fmv= 145,000 76 Hunnington fmv=150,000 67 Hunters Ridge fmv=200,000 108 Laurel Brook fmv=165,000					
		Value \$ 805,000.00				557,234.00	0.00
Account No. Creditor #: 34 Regions Bank P. O. Box 8 Albany, GA 31702-0008	X -						
		First Mortgage 19 Holly Ridge					
		Value \$ 250,000.00				200,000.00	0.00
Subtotal						1,484,904.00	0.00
(Total of this page)							

Sheet 6 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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 WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.	X -						
Creditor #: 35 Regions Bank P. O. Box 8 Albany, GA 31702-0008							
Account No.	X -						
Creditor #: 36 Regions Bank P. O. Box 8 Albany, GA 31702-0008							
Account No.	X -						
Creditor #: 37 Regions Bank P. O. Box 8 Albany, GA 31702-0008							
Account No.	X -						
Creditor #: 38 Regions Bank P. O. Box 8 Albany, GA 31702-0008							
Account No.	X -						
Creditor #: 39 Regions Bank P. O. Box 8 Albany, GA 31702-0008							
Subtotal						984,939.00	0.00
(Total of this page)							

Sheet 7 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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					
Account No. Creditor #: 40 Regions Bank P. O. Box 8 Albany, GA 31702-0008	X -						
						264,309.00	0.00
		Value \$	340,000.00				
Account No. Creditor #: 41 Regions Bank P. O. Box 8 Albany, GA 31702-0008	X -						
						80,872.00	5,872.00
		Value \$	75,000.00				
Account No. Creditor #: 42 Security Bank & Trust P.O. Box 1912 Albany, GA 31702-1912	X -						
						176,584.00	0.00
		Value \$	250,000.00				
Account No. Creditor #: 43 Security Bank & Trust P.O. Box 1912 Albany, GA 31702-1912	X -						
						226,626.00	0.00
		Value \$	280,000.00				
Account No. Creditor #: 44 Security Bank & Trust P.O. Box 1912 Albany, GA 31702-1912	X -						
						181,850.00	0.00
		Value \$	240,000.00				
Subtotal (Total of this page)						930,241.00	5,872.00

Sheet **8** of **12** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	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.			Second Mortgage					
Creditor #: 45 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-		19 Holly Ridge					
			Value \$ 250,000.00				10,000.00	0.00
Account No.			Second Mortgage					
Creditor #: 46 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-		22 Holly Ridge					
			Value \$ 250,000.00				10,000.00	0.00
Account No.			Second Mortgage					
Creditor #: 47 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-		275 Calloway					
			Value \$ 280,000.00				10,000.00	0.00
Account No.			Second Mortgage					
Creditor #: 48 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-		284 Calloway					
			Value \$ 340,000.00				50,000.00	0.00
Account No.			Third Mortgage					
Creditor #: 49 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-		282 Calloway Lakes					
			Value \$ 280,000.00				13,105.00	0.00
Subtotal							93,105.00	0.00
(Total of this page)								

Sheet **9** of **12** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	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. Creditor #: 50 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-	materialmen's lien - 73 Huntingdon 48 Hunnington fmv=145,000 73 Hunnington fmv= 145,000 76 Hunnington fmv=150,000 67 Hunters Ridge fmv=200,000 108 Laurel Brook fmv=165,000 Value \$ 805,000.00				474.24	0.00
Account No. Creditor #: 51 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-	materialman's lien lien on Holly Plantation Partners' lot 24, Hunter's Ridge Superior Court of Lee County Bk. 64, pg. 13 Value \$ 0.00				4,202.11	4,202.11
Account No. Creditor #: 52 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-	materialman's lien lien on Holly Plantation Partners' lot 34 Hunter's Ridge North Superior Court of Lee County Bk 64, pg. 17 Value \$ 0.00				2,948.71	2,948.71
Account No. Creditor #: 53 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-	materialman's lien lien on Holly Plantation Partners' lot 27 Hunter's Ridge North Superior Court of Lee County Bk. 64, pg. 19 Value \$ 0.00				1,034.08	1,034.08
Account No. Creditor #: 54 Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	-	materialman's lien - 33 Springdale 33 Springdale Value \$ 1,077,000.00				1,785.80	0.00
Subtotal (Total of this page)						10,444.94	8,184.90

Sheet 10 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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 WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. Creditor #: 55 Suntrust P.O. Box 1247 Albany, GA 31707	X -	First Mortgage 103 Laurel Brook				101,922.00	0.00
Value \$		170,000.00					
Account No. Creditor #: 56 Suntrust P.O. Box 1247 Albany, GA 31707	X -	First Mortgage 115 Highland Oaks				108,951.00	0.00
Value \$		175,000.00					
Account No. Creditor #: 57 Suntrust P.O. Box 1247 Albany, GA 31707	X -	Mortgage 85 Holly Plantation				160,100.00	0.00
Value \$		210,000.00					
Account No. Creditor #: 58 Suntrust P.O. Box 1247 Albany, GA 31707	X -	First Mortgage 62 Springdale				96,299.00	0.00
Value \$		145,000.00					
Account No. Creditor #: 59 Suntrust P.O. Box 1247 Albany, GA 31707	X -	First Mortgage 63 Springdale				94,892.00	0.00
Value \$		140,000.00					
Subtotal (Total of this page)						562,164.00	0.00

Sheet 11 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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 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 WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.	X -	Second Mortgage					
Creditor #: 60 Suntrust P.O. Box 1247 Albany, GA 31707							
		Value \$	Unknown			52,000.00	Unknown
Account No.	-	Mortgage					
Creditor #: 61 Suntrust P.O. Box 1247 Albany, GA 31707							
		Value \$	200,000.00			115,500.00	0.00
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)						167,500.00	0.00
Total (Report on Summary of Schedules)						5,253,699.65	24,816.50

Sheet 12 of 12 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Ray Lloyd Realty and Construction Co.

Case No. _____

Debtor

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.

0 continuation sheets attached

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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	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. Creditor #: 1 AAA Concrete P. O. Box 737 Albany, GA 31702		-	2008-2009 account			130,000.00
Account No. Creditor #: 2 Adams Exterminating PO Box 3448 Albany, GA 31706		-	2008-2009 account			7,000.00
Account No. Creditor #: 3 Advanced Disposal 4291 Interstate Drive Macon, GA 31210		-	account			1,547.00
Account No. Creditor #: 4 Advanta (loan to company) P. O. Box 8088 Philadelphia, PA 19101-8088		-	account			11,051.97
Subtotal (Total of this page)						149,598.97

6 continuation sheets attached

In re Ray Lloyd Realty and Construction Co.
 Debtor

Case No. _____

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 O R	Husband, Wife, Joint, or Community	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. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	
		H W J C						
Account No. Creditor #: 5 Advantage Vinyl Siding 905 Hwy. 19 Leesburg, GA 31763	-	account					22,500.00	
Account No. Creditor #: 6 Albany Herald PO Box 48 Albany, GA 31702	-	Jan. 2009 to present account					5,767.00	
Account No. Creditor #: 7 Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	-	2009 account					4,508.49	
Account No. Creditor #: 8 B. B. Electricians P. O. Box 51621 Albany, GA 31703	-	2009 account					48,000.00	
Account No. Creditor #: 9 Charles Sprinkler Systems 277 Danbury Lane Albany, GA 31721	-	2009 account					7,600.00	
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	88,375.49

In re Ray Lloyd Realty and Construction Co.
 Debtor

Case No. _____

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	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. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	
		H W J C						
Account No. XXXXXXXXXXXX1139 Creditor #: 10 Chase - Billing Inquiries Customer Service P.O. Box 15299 Wilmington, DE 19850-5298	-		credit card				5,679.39	
Account No. Creditor #: 11 Dougherty County Glass 219 Cedric St. Leesburg, GA 31763	-		2009 account				4,000.00	
Account No. Creditor #: 12 Dyess Heating and Cooling 1451 U.S. Hwy. 82 Leesburg, GA 31763	-		8/5,6,13,28; 9/10 (2); 9/14 (2); 9/15 account				962.00	
Account No. 5/09; 6/09/ 7/09 Creditor #: 13 Home Depot P. O. Box 9055 Des Moines, IA 50368-9055	-		account				21,300.70	
Account No. Creditor #: 14 J. R. Hatcher 166 Danburg Lane Albany, GA 31721	-		01/29/09; 03/18/09; 09/21/09 account				23,103.00	
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	55,045.09

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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	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. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	
		H W J C						
Account No. Creditor #: 15 Jack's Plumbing 820 Graves Spring Rd. Leesburg, GA 31763		account					10,500.00	
Account No. Creditor #: 16 Judicial Alternatives of Georgia 418 Flint Ave. Albany, GA 31701		services					17,500.00	
Account No. Creditor #: 17 Lowe's P. O. Box 530954 Atlanta, GA 30353-0954		account					9,026.77	
Account No. Creditor #: 18 Modern Gas PO Box 1607 Albany, GA 31702		2009 account					30,000.00	
Account No. Creditor #: 19 Overhead Door P. O. Box 33 Albany, GA		account					1,700.00	
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	68,726.77

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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	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. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	
		H W J C						
Account No. XXXX4104 Creditor #: 20 Porter Paint P. O. Box 536864 Atlanta, GA 30353-6864			08/2009 account				1,624.85	
Account No. Creditor #: 21 Ray Lloyd 171 Longleaf Drive Leesburg, GA 31763							300,000.00	
Account No. Creditor #: 22 Security Bank & Trust P.O. Box 1912 Albany, GA 31702-1912			credit card				2,500.00	
Account No. Creditor #: 23 Sherwin Williams Co. 2532 Dawson Rd. Albany, GA 31707			account				6,012.00	
Account No. Creditor #: 24 Short & Paulk Supply P. O. Box 148 Tifton, GA 31793			account (unsecured as to Ray Lloyd Realty and Construction; has lien on Ray Lloyd's personal property)				37,805.00	
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	347,941.85

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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	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. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	
		H W J C						
Account No. Creditor #: 25 South Georgia Brick P. O. Box 3972 Albany, GA 31706	-	account					38,000.00	
Account No. Creditor #: 26 Veolia Enviromental Services 1101 Hawkins Street Valdosta, GA 31601	-	account					1,700.00	
Account No. Creditor #: 27 Wells Fargo Bankruptcy Department 4137 121st Street Urbandale, IA 50323	-	credit card					89,752.89	
Account No. Wells Fargo		Wells Fargo Acceptance Attn: Bankruptcy Department 2501 Seaport Drive, Suite BH-300 Chester, PA 19013-1510						
Account No. Creditor #: 28 Wright Turf Farms 2005 Nelms Road Albany, GA 31705	-	pending suit Magistrate Court of Lee County Civil Action No.: 09-1123CS					5,681.62	
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	135,134.51

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

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	A M O U N T O F C L A I M
		H W J C				
Account No. Wright Turf Farms		Magistrate Court of Lee County Post Office Box 522 Leesburg, GA 31763				
Account No.						
Account No.						
Account No.						
Account No.						

Sheet no. 6 of 6 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

0.00

Total
(Report on Summary of Schedules)

844,822.68

In re Ray Lloyd Realty and Construction Co.

Case No. _____

Debtor

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.
Amanda Wiley 124 Ivy Lane Leesburg, GA 31721	lease - 275 Callaway Lakes
Amy Tye 128 Fowler Drive Leesburg, GA 31763	month to month - 8 Hunter's Ridge
Bobbie Parker 226 Mayfield Drive Leesburg, GA 31763	month to month - 108 Laurelbrook
Carlton Fletcher 141 William Lake Leesburg, GA 31763	month to month - 324 Hickory Grove
Charles Jordan 123 Loblolly Lane Leesburg, GA 31721	lease - 284 Callaway Lakes
Darren West 135 Chelmsford Court Leesburg, GA 31763	lease - 19 Holly Ridge
Greg Jepson 137 Summerfield Leesburg, GA 31763	month to month - 76 Huntington
James Tucker 127 Paloma Leesburg, GA 31763	month to month - 62 Springdale
Jennifer Williams 117 Huntington Drive Leesburg, GA 31763	month to month - 48 Huntington
Kenneth Farmer 179 St. Claire Leesburg, GA 31763	lease - 33 Springdale
Kevin McClean 123 Beowulf Leesburg, GA 31763	lease - 85 Holly Plantation
Larry Chaptman 139 Susina Leesburg, GA 31763	month to month - 205 Hickory Grove

In re Ray Lloyd Realty and Construction Co.,
Debtor

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

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.
Larry Sanford 147 Chelmsford Court Leesburg, GA 31763	lease - Holly Ridge
Lee Porter 164 Aspin Leesburg, GA 31763	month to month - 145 Palmyra
Lewis Lamb 105 Susina Leesburg, GA 31763	month to month - 213 Hickory Grove
Mark Bulloch 180 Water Oak Albany, GA 31701	month to month - 115 Highland Oaks
Mike Smith 176 Fowler Drive Leesburg, GA 31763	month to month - 67 Hunter's Ridge
Mitchell Black 137 Tallahassee Trail Leesburg, GA 31763	lease - 22 Indian Oaks
Peter Albanowski 116 Kendall Leesburg, GA 31763	lease - 102 Wisteria
Phillip Boyd 184 Wisteria Leesburg, GA 31763	month to month - 51 Wisteria
Randy Chastain 206 Mayfield Leesburg, GA 31763	month to month - 103 Laurelbrook
Robert Canady 108 Willow Lake Leesburg, GA 31763	lease - 222 Hickory Grove
Russell Kehren 179 Winstead Leesburg, GA 31763	143 Hickory Grove
Shawn Daley 111 Loblolly Leesburg, GA 31721	month to month - 282 Calloway Lane
Spencer Hawkins 234 Mayfield Leesburg, GA 31763	month to month - 116 Laurelbrook

In re Ray Lloyd Realty and Construction Co.,
Debtor

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

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.
Steve Lloyd 116 Chesapeake Ct. Leesburg, GA 31763	month to month - 277 Hickory Grove
Tim Haire 147 Summerfield Leesburg, GA 31763	lease - 73 Huntington
vacant 234 Hawkstead Leesburg, GA 31763	170 Holly Plantation
vacant 145 Susina Leesburg, GA 31763	203 Hickory Grove
vacant 131 Paloma Leesburg, GA 31763	63 Springdale
Yadya Sahree 144 Lynnwood Leesburg, GA 31763	month to month - 37 Laurelbrook

In re Ray Lloyd Realty and Construction Co.
 Debtor

Case No. _____

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
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Ameris 1607 U.S. 19 Leesburg, GA 31763-2942
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Ameris 1607 U.S. 19 Leesburg, GA 31763-2942
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Ameris 1607 U.S. 19 Leesburg, GA 31763-2942
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Bank of Terrell P. O. Box 389 Dawson, GA 39842
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Bank of Terrell P. O. Box 389 Dawson, GA 39842
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Colony Bank 2609 Ledo Rd Albany, GA 31707
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008

In re **Ray Lloyd Realty and Construction Co.**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Regions Bank P. O. Box 8 Albany, GA 31702-0008
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Security Bank & Trust P.O. Box 1912 Albany, GA 31702-1912
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Security Bank & Trust P.O. Box 1912 Albany, GA 31702-1912
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Security Bank & Trust P.O. Box 1912 Albany, GA 31702-1912
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Suntrust P.O. Box 1247 Albany, GA 31707
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Suntrust P.O. Box 1247 Albany, GA 31707
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Suntrust P.O. Box 1247 Albany, GA 31707
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Suntrust P.O. Box 1247 Albany, GA 31707
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	Suntrust P.O. Box 1247 Albany, GA 31707

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

In re Ray Lloyd Realty and Construction Co.
Debtor(s)

Case No. _____
Chapter 11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the President of the corporation named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 30, 2009

Signature /s/ Ray Lloyd
Ray Lloyd
President

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 Ray Lloyd Realty and Construction Co.

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
-\$364,042.00

SOURCE
2008 Tax year; Gross receipts or sales=4330598; Ordinary business loss= -364042

-\$228,690.00

2007 Tax year; Gross receipts or sales= 6024150; Ordinary business loss= -228690

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 within 90 days	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
SunTrust Bank P.O. Box 1247 Albany, GA 31707		\$5,481.16	\$101,922.00
Dyes's Heating and Cooling 1451 U.S. Hwy. 82 Leesburg, GA 31763	within 90 days	\$6,435.00	\$962.00
Short & Paulk Supply P. O. Box 148 Tifton, GA 31793	within 90 days	\$14,586.00	\$37,805.00
J. R. Hatcher 166 Danburg Lane Albany, GA 31721	within 90 days	\$9,000.00	\$23,103.00
Sumter Electric 1120 Felder St. Americus, GA 31709-4323	within 90 days	\$5,656.22	\$0.00
Short & Paulk Supply 910 Main St. Tifton, GA 31794	within 90 days	\$12,500.00	\$37,805.00
Advantage Vinyl Siding 414 N. Westover Blvd. Ste. E Albany, GA 31707	within 90 days	\$10,000.00	\$22,500.00
Advantage Vinyl Siding 414 N. Westover Blvd. Ste. E Albany, GA 31707	within 90 days	\$7,450.00	\$22,500.00

- 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
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- 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
Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	September 2009	materialman's lien filed against Lot 24 Hunters Ridge North
Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	September 2009	materialman's lien filed against Lot 33 Springdale
Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	September 2009	materialman's lien filed against Lot 34 Hunters Ridge North
Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	September 2009	materialman's lien filed against Lot 27 Hunters Ridge North
Sellers Tile - Albany P.O. Box 687 Albany, GA 31702-0687	October 2009	materialman's lien filed against Lot 73 Huntingdon
Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	June 2009	materialman's lien filed against Lot 24 Hunter's Ridge North
Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	October 2009	materialman's lien filed against Lot 34 Hunter's Ridge North
Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	October 2009	materialman's lien filed against Lot 24 Hunter's Ridge North
Albany Lighting 1318 Hwy. 82 West Leesburg, GA 31763	October 2009	materialman's lien filed against Lot 33 Hunter's Ridge North
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 8 Hunters Ridge
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 103 Laurelbrook Place

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against 110 Laurelbrook Place
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 203 Hickory Grove
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 222 Hickory Grove
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 85 Holly Plantation
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against 102 Wisteria Estates
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 62 Springdale
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 63 Springdale
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 143 Hickory Grove
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 15 Highland Oaks
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 51 Wisteria Estates
Lee County Tax Commissioner P. O. Box 9 Leesburg, GA 31763	May 2009	tax lien filed against Lot 52 Wisteria Estates
Dyes's Heating and Cooling 1451 U.S. Hwy. 82 Leesburg, GA 31763	October 2009	materialman's lien filed against Lot 33 Hunter's Ridge North
AAA Concrete P. O. Box 737 Albany, GA 31702	October 2009	materialman's lien filed against Lot 13 Hunter's Ridge North
AAA Concrete P. O. Box 737 Albany, GA 31702	October 2009	materialman's lien filed against Lot 33 Hunter's Ridge North
AAA Concrete P. O. Box 737 Albany, GA 31702	October 2009	materialman's lien filed against Lot 33 Hunter's Ridge North
AAA Concrete P. O. Box 737 Albany, GA 31702	October 2009	materialman's lien filed against Lot 34 Hunter's Ridge North
AAA Concrete P. O. Box 737 Albany, GA 31702	October 2009	materialman's lien filed against Lot 62 Springdale

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
Will Sims	July/August 2009	\$2,500.00

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Kelley, Lovett, & Blakey, PC PO Box 1164 2912-B N. Oak Street Valdosta, GA 31603	October 2009	\$6,961.00 - attorney's fees
Kelley, Lovett, & Blakey, PC PO Box 1164 2912-B N. Oak Street Valdosta, GA 31603	October 2009	\$1,039.00 - filing fee

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
Holly Plantation Partners 1224 East Broad Ave Albany, GA 31701	October 22, 2009	Transfer of 1/3 interest in partnership with assets of Lots 5, 13, 26, 30, 33, & 34 of Hunters Ridge North and debts on same

- 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
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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
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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.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.		
NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS
			BEGINNING AND ENDING DATES

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
Ray Lloyd	bookkeeping - 25 years
James G. Johnson	accountant - 4 years

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
Ray Lloyd	

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
Security Bank & Trust P. O. Box 1912 Albany, GA 31702-1912	2008, 2007
Bank of Terrell	2008, 2007
Albany Bank & Trust P.O. Drawer 71269 Albany, GA 31708	2008, 2007
Regions Bank P. O. Box 8 Albany, GA 31702-0008	2008, 2007

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
Ray Lloyd	sole stockholder	100%
Wylene Lloyd	secretary/treasurer	0%

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 ON BEHALF OF CORPORATION OR PARTNERSHIP

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 to the best of my knowledge, information and belief.

Date October 30, 2009

Signature /s/ Ray Lloyd
Ray Lloyd
President

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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 Georgia**

In re Ray Lloyd Realty and Construction Co.
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>15,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>6,961.00</u>
Balance Due.....	\$	<u>8,039.00</u>

2. \$ 1,039.00 of the filing fee has been paid.

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

Debtor Other (specify):

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

Debtor Other (specify):

5. 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.

6. 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. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

For legal services rendered or to be rendered in contemplation of and in connection with this case will be \$280.00 per hour for Walter W. Kelley; \$250.00 per hour for Thomas D. Lovett; \$250.00 per hour for F. Anthony Blakey; \$250.00 per hour for Charles F. Farrell, \$175.00 per hour for Shanna C. Aderhold, and out-of-pocket expenses.

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

The defense of or prosecution of any adversary proceeding or motion except motions to avoid judicial liens and non-possessory, non-purchase money lien avoidances.

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: October 30, 2009

/s/ Charles F. Farrell, Jr.

**Charles F. Farrell, Jr. 231463
Kelley, Lovett, & Blakey, P.C.
P.O. Box 1164
2912-B N. Oak Street
Valdosta, GA 31603
(229) 242-8838 Fax: (229) 242-1151**

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

Date October 30, 2009

Signature /s/ Ray Lloyd
Ray Lloyd
President

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

In re Ray Lloyd Realty and Construction Co.
Debtor

Case No. _____

Chapter 11

LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
Ray Lloyd 171 Longleaf Dr. Leesburg, GA 31763	owner	all	owner

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date October 30, 2009

Signature /s/ Ray Lloyd
Ray Lloyd
President

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 Ray Lloyd Realty and Construction Co.
Debtor(s)

Case No. _____
Chapter 11

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for Ray Lloyd Realty and Construction Co. in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

Ray Lloyd
171 Longleaf Dr.
Leesburg, GA 31763

None [*Check if applicable*]

October 30, 2009

Date

/s/ Charles F. Farrell, Jr.

Charles F. Farrell, Jr. 231463

Signature of Attorney or Litigant

Counsel for Ray Lloyd Realty and Construction Co.

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 Bankruptcy Court
Middle District of Georgia**

In re Ray Lloyd Realty and Construction Co.

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

I, the President of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: October 30, 2009

/s/ Ray Lloyd

Ray Lloyd/President

Signer/Title

I, Charles F. Farrell, Jr. 231463, counsel for the petitioner(s) in the above-styled bankruptcy action, declare that the attached Master Address List consisting of 8 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: October 30, 2009

/s/ Charles F. Farrell, Jr.

Signature of Attorney

Charles F. Farrell, Jr. 231463

Kelley, Lovett, & Blakey, P.C.

P.O. Box 1164

2912-B N. Oak Street

Valdosta, GA 31603

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

Ray Lloyd Realty and Construction Co. -

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

AAA Concrete
P. O. Box 737
Albany, GA 31702

Adams Exterminating
PO Box 3448
Albany, GA 31706

Advanced Disposal
4291 Interstate Drive
Macon, GA 31210

Advanta (loan to company)
P. O. Box 8088
Philadelphia, PA 19101-8088

Ray Lloyd Realty and Construction Co. -

Advantage Vinyl Siding
905 Hwy. 19
Leesburg, GA 31763

Albany Herald
PO Box 48
Albany, GA 31702

Albany Lighting
1318 Hwy. 82 West
Leesburg, GA 31763

Amanda Wiley
124 Ivy Lane
Leesburg, GA 31721

Ameris
1607 U.S. 19
Leesburg, GA 31763-2942

Amy Tye
128 Fowler Drive
Leesburg, GA 31763

B. B. Electricians
P. O. Box 51621
Albany, GA 31703

Bank of Terrell
P. O. Box 389
Dawson, GA 39842

Bobbie Parker
226 Mayfield Drive
Leesburg, GA 31763

Bruce Melton
2007 Cumberland Lane
Albany, GA 31707

Bruce Melton

Ray Lloyd Realty and Construction Co. -

Carlton Fletcher
141 William Lake
Leesburg, GA 31763

Charles Jordan
123 Loblolly Lane
Leesburg, GA 31721

Charles Sprinkler Systems
277 Danbury Lane
Albany, GA 31721

Chase - Billing Inquiries
Customer Service
P.O. Box 15299
Wilmington, DE 19850-5298

Colony Bank
2609 Ledo Rd
Albany, GA 31707

Darren West
135 Chelmsford Court
Leesburg, GA 31763

Dell Bush
2514 N. Doublegate Drive
Albany, GA 31707

Dougherty County Glass
219 Cedric St.
Leesburg, GA 31763

Dyess Heating and Cooling
1451 U.S. Hwy. 82
Leesburg, GA 31763

Greg Jepson
137 Summerfield
Leesburg, GA 31763

Home Depot
P. O. Box 9055
Des Moines, IA 50368-9055

Ray Lloyd Realty and Construction Co. -

J. R. Hatcher
166 Danburg Lane
Albany, GA 31721

Jack's Plumbing
820 Graves Spring Rd.
Leesburg, GA 31763

James Tucker
127 Paloma
Leesburg, GA 31763

Jennifer Williams
117 Huntington Drive
Leesburg, GA 31763

Judicial Alternatives of Georgia
418 Flint Ave.
Albany, GA 31701

Kenneth Farmer
179 St. Claire
Leesburg, GA 31763

Kevin McClean
123 Beowulf
Leesburg, GA 31763

Larry Chaptman
139 Susina
Leesburg, GA 31763

Larry Sanford
147 Chelmsford Court
Leesburg, GA 31763

Lee County Tax Commissioner
P. O. Box 9
Leesburg, GA 31763

Lee Porter
164 Aspin
Leesburg, GA 31763

Ray Lloyd Realty and Construction Co. -

Lewis Lamb
105 Susina
Leesburg, GA 31763

Lowe's
P. O. Box 530954
Atlanta, GA 30353-0954

Magistrate Court of Lee County
Post Office Box 522
Leesburg, GA 31763

Mark Bulloch
180 Water Oak
Albany, GA 31701

Mike Smith
176 Fowler Drive
Leesburg, GA 31763

Mitchell Black
137 Tallahassee Trail
Leesburg, GA 31763

Modern Gas
PO Box 1607
Albany, GA 31702

Overhead Door
P. O. Box 33
Albany, GA

Peter Albanowski
116 Kendall
Leesburg, GA 31763

Phillip Boyd
184 Wisteria
Leesburg, GA 31763

Porter Paint
P. O. Box 536864
Atlanta, GA 30353-6864

Ray Lloyd Realty and Construction Co. -

Pro-Build
3324 Palmyra Road
Albany, GA 31707

Pro-Build
3324 Palmyra Rd.
Albany, GA 31707

Randy Chastain
206 Mayfield
Leesburg, GA 31763

Ray Lloyd
171 Longleaf Drive
Leesburg, GA 31763

Ray Lloyd
171 Longleaf Dr.
Leesburg, GA 31763

Regions Bank
P. O. Box 8
Albany, GA 31702-0008

Robert Canady
108 Willow Lake
Leesburg, GA 31763

Russell Kehren
179 Winstead
Leesburg, GA 31763

Security Bank & Trust
P.O. Box 1912
Albany, GA 31702-1912

Sellers Tile - Albany
P.O. Box 687
Albany, GA 31702-0687

Shawn Daley
111 Lobllolly
Leesburg, GA 31721

Ray Lloyd Realty and Construction Co. -

Sherwin Williams Co.
2532 Dawson Rd.
Albany, GA 31707

Short & Paulk Supply
P. O. Box 148
Tifton, GA 31793

South Georgia Brick
P. O. Box 3972
Albany, GA 31706

Spencer Hawkins
234 Mayfield
Leesburg, GA 31763

Steve Lloyd
116 Chesapeake Ct.
Leesburg, GA 31763

Suntrust
P.O. Box 1247
Albany, GA 31707

Tim Haire
147 Summerfield
Leesburg, GA 31763

vacant
234 Hawkstead
Leesburg, GA 31763

vacant
145 Susina
Leesburg, GA 31763

vacant
131 Paloma
Leesburg, GA 31763

Veolia Enviromental Services
1101 Hawkins Street
Valdosta, GA 31601

Ray Lloyd Realty and Construction Co. -

Wells Fargo
Bankruptcy Department
4137 121st Street
Urbandale, IA 50323

Wells Fargo Acceptance
Attn: Bankruptcy Department
2501 Seaport Drive, Suite BH-300
Chester, PA 19013-1510

Wright Turf Farms
2005 Nelms Road
Albany, GA 31705

Yadya Sahree
144 Lynnwood
Leesburg, GA 31763