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United States Bankruptcy Court Middle District of Georgia						Voluntary	Petition			
Name of Debtor (if individual, of Adams, John Edward	enter Last, First,	Middle):			Name	of Joint Do	ebtor (Spouse	e) (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 I (if more than one, state all)	ndividual-Taxpa	yer I.D. (l	ITIN) No./0	Complete E	IN Last fo	our digits o	of Soc. Sec. or state all)	r Individual-	Гахрауег I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. as 140 Garden Lane Athens, GA	nd Street, City, a	and State):		ZIP Code		Address of	f Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
C (CD)	' ' 1 D1	CD :		30606		CD '1	C (1	D 1DI	CD :	Zir Code
County of Residence or of the P Clarke	rincipal Place of	Business	:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if di	ifferent from stre	eet address	s):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street address):	
			Г	ZIP Code						ZIP Code
Location of Principal Assets of I (if different from street address a					!					
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity		defined	☐ Chapt☐	the later 7 ter 9 ter 11 ter 12 ter 13	Petition is Fi	hapter 15 Petition for R. a Foreign Main Procee hapter 15 Petition for R. a Foreign Main Procee hapter 15 Petition for R. a Foreign Nonmain Procee of Debts	ecognition ding ecognition oceeding			
		unde Code	tor is a tax- er Title 26 o	i, if applicable exempt orgof the Unite al Revenue	anization d States	defined "incum	are primarily cond in 11 U.S.C. § red by an indivi- onal, family, or	§ 101(8) as idual primarily household pur	busine for pose."	are primarily ess debts.
Filing Full Filing Fee attached Filing Fee to be paid in instate attach signed application for is unable to pay fee except in Filing Fee waiver requested attach signed application for	the court's cons n installments. R (applicable to ch	able to indication of the state	certifying t b). See Offi idividuals o	hat the debt cial Form 3A only). Must	Check	Debtor is if: Debtor's to insider all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) tble boxes: being filed w ces of the pla	ncontingent 1 are less than with this petiti n were solici	s defined in 11 U.S.C. § or as defined in 11 U.S.d iquidated debts (excludin \$2,190,000.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Info ■ Debtor estimates that funds v □ Debtor estimates that, after a there will be no funds availa	will be available my exempt prop	erty is exc	cluded and	administrat		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets S0 to \$50,001 to \$100,000 \$500,000) to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities) to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition Adams, John Edward (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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. П 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(1)).

B1 (Official Form 1)(1/08) Document Page 3 of 11

Voluntary Petition

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

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.

▼ /s/ John Edward Adams

Signature of Debtor John Edward Adams

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 2, 2009

Date

Signature of Attorney*

X /s/ Leon S. Jones

Signature of Attorney for Debtor(s)

Leon S. Jones 003980

Printed Name of Attorney for Debtor(s)

Jones & Walden, LLC

Firm Name

21 Eighth Street, NE Atlanta, GA 30303

Address

Email: ljones@joneswalden.com

404-564-9300 Fax: 404-564-9301

Telephone Number

March 2, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Adams, John Edward

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy 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.)

•

Date

Address

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.

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

United States Bankruptcy Court Middle District of Georgia

In re	John Edward Adams		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ John Edward Adams
John Edward Adams
Date: March 2, 2009

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B4 (Official Form 4) (12/07)

United States Bankruptcy CourtMiddle District of Georgia

In re	John Edward Adams	Case No.		
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Athens First-1 150 W. Hancock Ave Athens, GA 30601	Athens First-1 150 W. Hancock Ave Athens, GA 30601	122-124 Shadybrook Drive, Athens, GA 30605		446,000.00 (110,000.00 secured)
Athens First-2 150 W. Hancock Ave Athens, GA 30601	Athens First-2 150 W. Hancock Ave Athens, GA 30601	345 Calhoun Drive (1A Sunnycrest), Athens, GA 30601		85,000.00 (90,000.00 secured) (85,000.00 senior lien)
Athens/Clarke Water PO Box 1948 Athens, GA 30603	Athens/Clarke Water PO Box 1948 Athens, GA 30603	Business debt		1,592.51
Bank of Terrell PO Box 389 Dawson, GA 39842	Bank of Terrell PO Box 389 Dawson, GA 39842	Part of land lots 245 and 246		124,670.00 (50,000.00 secured)
Christopher Anderson, Esq. Timmons Warnes & Anderson LLP 244 E. Washington St. Athens, GA 30601	Christopher Anderson, Esq. Timmons Warnes & Anderson LLP 244 E. Washington St. Athens, GA 30601	Legal services	Unliquidated	15,000.00
Farmers State Bank 104 W. Broad St Lumpkin, GA 31815	Farmers State Bank 104 W. Broad St Lumpkin, GA 31815	Inventory and equipment		27,861.00 (0.00 secured)
First National Bank PO Drawer 775 Brundidge, AL 36010	First National Bank PO Drawer 775 Brundidge, AL 36010	Hodchodkee Creek, 31815		274,281.00 (250,000.00 secured)
Georgia Power BIN # 10102 241 Ralph McGill Blvd Atlanta, GA 30308-3374	Georgia Power BIN # 10102 241 Ralph McGill Blvd Atlanta, GA 30308-3374	Utility bill for residence		1,147.95
NBG PO Box 6507 Athens, GA 30604	NBG PO Box 6507 Athens, GA 30604	Business expense		3,500.00

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	John Edward Adams	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Office Depot Credit Plan	Office Depot Credit Plan	Business expenses		2,485.08
PO Box 89020	PO Box 89020			
Dept. 56-4235354379	Dept. 56-4235354379			
Des Moines, IA 50368	Des Moines, IA 50368	4000 Famil Touris		00.700.04
Peoples Bank PO Box 4250	Peoples Bank PO Box 4250	1999 Ford Truck		23,702.84
		Super Duty		(0.00 socured)
Eatonton, GA 31024 RBC Centura	Eatonton, GA 31024 RBC Centura	101 Main Street,		(0.00 secured) 49,000.00
11246 N. Main St	11246 N. Main St	Lumpkin, GA 30533		49,000.00
Archdale, NC 27263	Archdale, NC 27263	(liquor store, One		(20,000.00
Archale, NC 27263	Archale, NC 27263	Brick Store)		secured)
Regions Bank FIA Card	Regions Bank FIA Card Services	Business debt		9,000.00
Services	PO Box 15726	Dusiliess debt		3,000.00
PO Box 15726	Wilmington, DE 19850			
Wilmington, DE 19850	Willington, DE 10000			
St. Mary's Hospital	St. Mary's Hospital	Medical bill		20,554.91
1230 Baxter St.	1230 Baxter St.	Micaicai Siii		20,004.01
Athens, GA 30606-3791	Athens, GA 30606-3791			
Stewart Cty Tax	Stewart Cty Tax Commissioner	Taxes		1,438.17
Commissioner	PO Box 245			1,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
PO Box 245	Lumpkin, GA 31815			
Lumpkin, GA 31815				
SunTrust Bank	SunTrust Bank	Business debt		8,864.00
Commercial Credit Services	Commercial Credit Services			'
P.O. Box 4418	P.O. Box 4418			
Atlanta, GA 30302	Atlanta, GA 30302			
SunTrust Bank	SunTrust Bank	Whispering Pines		62,675.97
Commercial Credit Services	Commercial Credit Services	Lots 6, 9, 12, 26,		
P.O. Box 4418	P.O. Box 4418	30217		(40,000.00
Atlanta, GA 30302	Atlanta, GA 30302			secured)
SunTrust Bank, Recovery	SunTrust Bank, Recovery Dept	Business debt	Disputed	20,816.00
Dept	PO Box 85041			
PO Box 85041	CS-RVW-7942			
CS-RVW-7942	Richmond, VA 23285			
Richmond, VA 23285	0.7.10.10	I		0.000.00
SunTrust Bank, Recovery	SunTrust Bank, Recovery Dept	Business debt		3,222.00
Dept 05044	PO Box 85041			
PO Box 85041	CS-RVW-7942			
CS-RVW-7942	Richmond, VA 23285			
Richmond, VA 23285 Xerox	Vorov	Business debt		5 202 00
PO Box 650361	Xerox PO Box 650361	Business debt		5,202.00
Dallas, TX 75265-0361	Dallas, TX 75265-0361			
Danas, 1A 13203-0301	Danas, 1A 13203-0301	l		1

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B4 (Offi	cial Form 4) (12/07) - Cont.			
In re	John Edward Adams		Case No.	
		Debtor(s)	_	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **John Edward Adams**, 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	March 2, 2009	Signature	/s/ John Edward Adams	
			John Edward Adams	
			Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

All American Plumbing 1500 W. Hancock Ave Athens, GA 30606

Athens First-1 150 W. Hancock Ave Athens, GA 30601

Athens First-2 150 W. Hancock Ave Athens, GA 30601

Athens/Clarke Water PO Box 1948 Athens, GA 30603

Bank of Terrell PO Box 389 Dawson, GA 39842

BB&T 2065 Timothy Rd Athens, GA 30606

BB&T c/o Quirk & Quirk, LLC 6000 Lake Forrest Drive 325 Century Springs Atlanta, GA 30328

Blue Springs Marina 1271 Blue Springs Dr. Buckhead, GA 30625

BP Cardmember Services P.O. Box 94012 Palatine, IL 60094-4012

Christopher Anderson, Esq. Timmons Warnes & Anderson LLP 244 E. Washington St. Athens, GA 30601

Farmers State Bank 104 W. Broad St Lumpkin, GA 31815

First National Bank PO Drawer 775 Brundidge, AL 36010

Georgia Power BIN # 10102 241 Ralph McGill Blvd Atlanta, GA 30308-3374 Greg Garcia 565 Research Dr. Athens, GA 30605

Home Depot Credit Services PO Box 6029 Dept. 32-2005149384 The Lakes, NV 88901-6691

Joan Adams c/o Regina Quick, Esq. 150 E. Washington St. Athens, GA 30601

Joan Adams 175 Glenwood Drive Athens, GA 30606

Michael Lacey 664 B Wilson Rd Commerce, GA 30529

NBG PO Box 6507 Athens, GA 30604

Office Depot Credit Plan PO Box 89020 Dept. 56-4235354379 Des Moines, IA 50368

Peoples Bank PO Box 4250 Eatonton, GA 31024

RBC Centura 11246 N. Main St Archdale, NC 27263

Regions Bank FIA Card Services PO Box 15726 Wilmington, DE 19850

Sam Adams 235 Rollingwood Dr. Athens, GA 30605

Sam's Club PO Box 530981 Atlanta, GA 30353

Scana Energy PO Box 100157 Columbia, SC 29202 St. Mary's Hospital c/o Credit Services of Athens, Inc PO Box 8048 110 Newton Bridge Rd. Athens, GA 30607

St. Mary's Hospital 1230 Baxter St. Athens, GA 30606-3791

Steven Nudelman 238 N Fortune Way Dallas, GA 30157

Stewart Cty Tax Commissioner PO Box 245 Lumpkin, GA 31815

SunTrust PO Box 79227 San Antonio, TX 78279

SunTrust Bank Commercial Credit Services P.O. Box 4418 Atlanta, GA 30302

SunTrust Bank, Recovery Dept PO Box 85041 CS-RVW-7942 Richmond, VA 23285

TBD

Washington Mutual PO Box 44016 JAXA2000 Jacksonville, FL 32231

Washington Mutual c/o McCurdy & Candler, LLC 250 East Ponce de Leon Ave Ste 600 Decatur, GA 30030

Xerox PO Box 650361 Dallas, TX 75265-0361