Case: 10-20277 Doc#:1 Filed:02/26/10 Page:1 of 48

B1 (Official Form 1) (1/08)

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United States Bankruptcy Court Southern District of Georgia			Voluntar	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, I Floyd, Lawrence Dwayne	Name of Debtor (if individual, enter Last, First, Middle):  Name of Joint Debtor (Spouse) (Last, First, Middle):		, Middle):		
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None	s years		mes used by the Joint Debtoried, maiden, and trade name		S
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 1870	ver I.D. (ITIN) No./Complete EI	N Last four digit (if more than		Taxpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 2029 Bethesda Road	and State)	Street Addres	ss of Joint Debtor (No. and S	treet, City, and St	ate
Jesup, GA	ZIPCODE 31545				ZIPCODE
County of Residence or of the Principal Place of		County of Re	esidence or of the Principal P	Place of Business:	
Wayne Mailing Address of Debtor (if different from street	eet address):	Mailing Add	ress of Joint Debtor (if differ	ent from street ad	dress):
	ZIPCODE	1			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address	above):			ZIPCODE
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.)  Filing Fee (Check one below in the filing Fee attached  Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration for the court	able to individuals only) Must on certifying that the debtor is u (b). See Official Form No. 3A. napter 7 individuals only). Must	attach nable	the Petitio  Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Nat  (Chapter 13  Chapter 11  § 101(8) as "incurred individual primarily personal, family, or purpose."  k one box: Chapter 11  ebtor is a small business as debtor is not a small business	U.S.C. I by an for a household  Debtors  defined in 11 U.S.G as defined in 11 U.S.G as defined in 12 U.S.G are less than \$2,19  petition.  solicited prepetition	one box) Petition for of a Foreign ding Petition for of a Foreign or of a Foreign occeeding  Debts are primarily business debts  C. § 101(51D)  J.S.C. § 101(51D)  onts (excluding debts 10,000)  on from one or 126(b).
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  THIS SPACE IS FOR COURT USE ONLY					
Debtor estimates that, after any exempt property is distribution to unsecured creditors.  Estimated Number of Creditors	excluded and administrative expense	s paid, there will b	e no funds available for		
1-49 50-99 100-199 200-999	1000- 5000 5,001- 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,000 to \$500 to \$1 billion million	More than \$1 billion	
Stimated Liabilities	1 \$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001 to \$100	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

		3 1 1 1 1 1 3	1 age 2	
Voluntary Pet (This page must be	Voluntary Petition Name of Debtor(s): Lawrence Dwayne Floyd			
. A	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:	N.A.	Case Number:	Date Filed:	
Pending Bar	nkruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more the	an one, attach additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
Precisio	on Paving, Inc.	10-20004	1/19/2010	
District:		Relationship:	Judge:	
Souther	rn District of Georgia	CEO/President		
			it R	
10K and 10Q) with Section 13 or 15(d)	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  I, the attorney for the petitioner named in the foregoing petition, declare that I have in the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, US tates 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(the states of the completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have in the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, US tates Code, and have explained the relief available under each such chapter.			
☐ Exhibit A is	s attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	Date	
		Signature of Attorney for Debtor(s)	Date	
	T1.2	ibit C		
l _	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.	d to pose a threat of imminent and identifiable h	arm to public health or safety?	
Exhibit D  If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)	
	Information Reg	arding the Debtor - Venue		
₫		ny applicable box) pal place of business, or principal assets in this		
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this I	District.	
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates 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 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)				
	<u> </u>			
(Name of landlord that obtained judgment)				
	(Address	of landlord)		
	Debtor claims that under applicable non bankruptcy 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)).			

	Filed:02/26/10 Page:3 of 48
B1 (Official Form 1) (1/08)	Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):
	Lawrence Dwayne Floyd
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Lawrence Dwayne Floyd  Signature of Debtor	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 § 1515 of title 11 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.
	(Signature of Foreign Representative)
XSignature of Joint Debtor  Telephone Number (If not represented by attorney)  February 26, 2010	(Printed Name of Foreign Representative)
Date	(Date)
Signature of Attorney*	
X /s/ William S. Orange, III Signature of Attorney for Debtor(s) WILLIAM S. ORANGE, III 553925 Printed Name of Attorney for Debtor(s)  Firm Name 1419 Newcastle Street Address Brunswick, GA 31520	Signature of Non-Attorney 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 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
912-267-9272	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number  February 26, 2010  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	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
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.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
XSignature of Authorized Individual	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:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual  Date	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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B1 D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT Southern District of Georgia

In re_	Lawrence Dwayne Floyd	Case No
	Debtor(s)	(if known)

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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

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

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ 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/ Lawrence Dwayne Floyd
LAWRENCE DWAYNE FLOYD

Date: \_\_\_February 26, 2010

Case: 10-20277 Doc#:1 Filed:02/26/10 Page:6 of 48

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

Southern District of Georgia

In re	Lawrence Dwayne Floyd	Case No.
	Debtor	
		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.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$1,735,000.00		
B – Personal Property	YES	3	\$ 159,425.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	3		\$1,435,898.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 5,491.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 230,345.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 11,678.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 11,678.00
тот	TAL	18	\$1,894,425.00	\$1,671,734.00	

# Official Form 6 - Statistical Summany (12/07 Doc#:1 Filed:02/26/10 Page:7 of 48 United States Bankruptcy Court Southern District of Georgia

In re	Lawrence Dwayne Floyd	Case No.	
	Debtor		
		Chapter	

### 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	An	nount
Domestic Support Obligations (from Schedule E)	\$	N.A.
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	N.A.
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	N.A.
Student Loan Obligations (from Schedule F)	\$	N.A.
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	N.A.
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	N.A.
TOTAL	\$	N.A.

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ N.A.
Average Expenses (from Schedule J, Line 18)	\$ N.A.
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ N.A.

### **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ N.A.
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ N.A.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ N.A.
4. Total from Schedule F		\$ N.A.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ N.A.

B64 (Official Form 6A) (12/07) Case: 10-20277 Doc#:1 Filed:02/26/10 Page:8 of	R6A (Official Form 6A) (12/07)	Case: 10-20277	Doc#:1	Filed:02/26/10	Page:8 of 4
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In re	Lawrence Dwayne Floyd	Case No.	
	Debtor	(If known)	

## **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
House & Lot 2029 Bethesda Rd., Jesup, GA	ee Simple	J	250,000.00	196,670.00
Spec house at Lot 101 Sanctuary Cove SD Sanctuary cove SD, Camden county, GA	ee Simple	Н	560,000.00	Exceeds Value
Spec house at Lot 101 Sanctuary Cove SD Camden County, GA	ee Simple	Н	560,000.00	Exceeds Value
Shop building 3472 Hwy 17S, Brunswick, GA	ee Simple	Н	365,000.00	Exceeds Value

Total >

1,735,000.00

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07) Case: 10-20277 Doc#:1 Filed:02/26/10 Page:9 of 48

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In re	Lawrence Dwayne Floyd	Case No.
	Debtor	(If known)

### 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 petition 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
Cash on hand.     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.	X	Checking Account	Н	700.00
3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x x	Household Goods	Н	750.00
Wearing apparel.      Furs and jewelry.		Wearing apparel Miscellaneous Jewelry	H H	250.00 150.00
8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х	5 pistols, 5 rifles, 4 shotguns	Н	600.00
10. Annuities. Itemize and name each issuer.  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 X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Company Retirement with Rayonier	Н	25,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Stock in Precision Paving, Inc.	Н	0.00

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In re	Lawrence Dwayne Floyd	Case No.	
-	Debtor	(If known)	

# **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
		50% Stock in Precision Land Developing, Inc. (Dissolved)	Н	0.00
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Χ			
<ol> <li>Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.</li> </ol>	Х			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
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.	Х			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
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.		2005 Chevrolet Silverado 2500 2000 Peterbilt 18 Wheeler & Lowboy Trailer 2008 Corvette Z06	H J H	2,500.00 20,000.00 50,475.00
26. Boats, motors, and accessories.		'01 Jupiter Boat, Motor, Trailer	Н	50,000.00
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			

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In re	Lawrence Dwayne Floyd	Case No.	
	Debtor	(If known)	

# **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
29. Machinery, fixtures, equipment, and supplies used in business.		Hydroseed Seed Spreader	н	9,000.00
30. Inventory.	X			
31. Animals.		1 dog	J	0.00
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			
	1	0 continuation sheets attached Total	lal	\$ 159,425.00

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In re	Lawrence Dwayne Floyd	Case No.	
	Debtor	(If known)	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to	which	debtor is	entitled	under:
(Check one box)				

	11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875.
N I	11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods	GCA § 44-13-100(4)	750.00	750.00
Wearing apparel	GCA § 44-13-100(4)	250.00	250.00
Miscellaneous Jewelry	GCA § 44-13-100(5)	150.00	150.00
2005 Chevrolet Silverado 2500	GCA § 44-13-100(a)(3)	2,500.00	2,500.00
5 pistols, 5 rifles, 4 shotguns	GCA § 44-13-100(4)	600.00	600.00
Company Retirement with Rayonier	GCA § 44-13-100(2)(E)	25,000.00	25,000.00
2008 Corvette Z06	GCA § 44-13-100(a)(1) GCA § 44-13-100(a)(3) GCA § 44-13-100(6)&(1)	5,000.00 3,500.00 600.00	50,475.00

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B6D (Official Form 6D) (12/07)

In re Lawrence Dwayne Floyd
Debtor

Case No. \_\_\_\_\_\_

Case No		
	(If known)	

## 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, 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 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 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 Without Deducting Value of Collateral" 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, if Any" 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, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Lien: First Mortgage					
Bank of America Bankruptcy Department 101 North Tryon Street Charlotte, NC 28255-0001			Security: House & Lot 2029 Bethesda Rd., Jesup, GA Residence pledged on corporate debt.				78,000.00	0.00
	┸		VALUE \$ 250,000.00					
ACCOUNT NO.	╛		Lien: PMSI in vehicle < 910					
GMAC Bankruptcy Center Post Office Box 5055 Troy, MI 48007-5055			days Security: 2008 Corvette Z06				12,000.00	0.00
			VALUE \$ 50,475.00					
ACCOUNT NO.			Lien: Second Mortgage					
Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009			Security: House & Lot 2029 Bethesda Rd., Jesup, GA				118,670.00	0.00
			VALUE \$ 250,000.00					
2 continuation sheets attached	•			Sub	tota	ıΣ	\$ 208,670.00	\$ 0.00
			(Total o	٦	Γotal	<b>&gt;</b>	\$	\$

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.) Case: 10-20277 Doc#:1 Filed:02/26/10 Page:14 of 48

**B6D** (Official Form 6D) (12/07) – Cont.

In re _	Lawrence Dwayne Floyd	 Case No	
	Debtor		(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009			Lien: NonPMSI in Equipment Security: Equipment Creditor claims to have 3rd lien on residence. Debtor disputes this.			Х	150,000.00	135,000.00
			VALUE \$ 15,000.00					
ACCOUNT NO.  Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009			Lien: NonPMSI in Personal Property Security: 2000 Peterbilt 18 Wheeler & Lowboy Trailer  VALUE \$ 20,000.00				27,228.00	7,228.00
ACCOUNT NO.  Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009			Lien: NonPMSI in Personal Property Security: Hydroseed Seed Spreader  VALUE \$ 9,000.00				12,000.00	3,000.00
ACCOUNT NO.  Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009			Lien: NonPMSI in Boat Security: '01 Jupiter Boat, Motor, Trailer  VALUE \$ 50,000.00				50,000.00	0.00
ACCOUNT NO.  Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009	-		Lien: First Mortgage Security: Spec house at Lot 101 Sanctuary Cove SD  VALUE \$ 560,000.00				613,000.00	53,000.00
Sheet no. 1 of 2 continuation sheets attached Schedule of Creditors Holding Secured Claims	to		Su	btot	al (s	o⊌) }	\$ 852,228.00	\$
(Total(s) of this page							\$	\$

(Report also on

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B6D (Official Form 6D) (12/07) - Cont.

In re _	Lawrence Dwayne Floyd	,	Case No	
	Debtor			(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Lien: First Mortgage					10,000.00
Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009			Security: Shop building 3472 Hwy 17S, Brunswick, GA				375,000.00	,0,000.00
			VALUE \$ 365,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.				H	H			
	•		VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. 2 of 2 continuation sheets attached t Schedule of Creditors Holding Secured Claims	O		Sul	btota	al (s	) <b>&gt;</b>	\$ 375,000.00	\$ 10,000.00
Secretary of Creations Holding Secured Claims			(Total(s) o			ige)	\$1 425 909 00	\$ 209 229 00

(Use only on last page) \$\) \[ \\$1,435,898.00 \] \$\ 208,228.00

(Report also on Summary of Schedules) also on Statistical

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B6E (Official Form 6E) (12/07)

In re	Lawrence Dwayne Floyd	, Case No
	Debtor	(if known)
	SCHEDULE E - CREDITORS HOLDI	NG UNSECURED PRIORITY CLAIMS
nsect ddres coper	ured claims entitled to priority should be listed in this schedule. It is, including zip code, and last four digits of the account number,	type of priority, is to be set forth on the sheets provided. Only holders of n the boxes provided on the attached sheets, state the name, mailing if any, of all entities holding priority claims against the debtor or the separate continuation sheet for each type of priority and label each with
		th the creditor is useful to the trustee and the creditor and may be provided if d's initials and the name and address of the child's parent or guardian, such as l's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
oth on the other of the other o	on the appropriate schedule of creditors, and complete Schedule of them or the marital community may be liable on each claim by or Community." If the claim is contingent, place an "X" in the co	Hable on a claim, place an "X" in the column labeled "Codebtor," include the H-Codebtors. If a joint petition is filed, state whether husband, wife, placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, blumn labeled "Contingent." If the claim is unliquidated, place an "X" in "X" in the column labeled "Disputed." (You may need to place an "X" in
ched	Report the total of claims listed on each sheet in the box labeled ule E in the box labeled "Total" on the last sheet of the completed	d "Subtotals" on each sheet. Report the total of all claims listed on this d schedule. Report this total also on the Summary of Schedules.
		sheet in the box labeled "Subtotals" on each sheet. Report the total of all "Totals" on the last sheet of the completed schedule. Individual debtors with ary of Certain Liabilities and Related Data.
		each sheet in the box labeled "Subtotals" on each sheet. Report the total of all eled "Totals" on the last sheet of the completed schedule. Individual debtors ummary of Certain Liabilities and Related
] c	heck this box if debtor has no creditors holding unsecured priorit	ry claims to report on this Schedule E.
YPF	ES OF PRIORITY CLAIMS (Check the appropriate box(es) bel	ow if claims in that category are listed on the attached sheets)
] I	Domestic Support Obligations	
respo		spouse, former spouse, or child of the debtor, or the parent, legal guardian, such a domestic support claim has been assigned to the extent provided in
] I	Extensions of credit in an involuntary case	
	Claims arising in the ordinary course of the debtor's business or finment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	nancial affairs after the commencement of the case but before the earlier of the
] 1	Wages, salaries, and commissions	
	Wages, salaries, and commissions, including vacation, severance	e, and sick leave pay owing to employees and commissions owing to qualifyin

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).

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

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B6E	(Official Form 6E) (1	12/07) - Cont.			
	In reLawrence Dw	Payne Floyd Debtor		,	Case No(if known)
	Certain farmers and a		00* per farme	r or fisherman, against th	ne debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individua	ls			
		to \$2,425* for deposits for ovided. 11 U.S.C. § 507(a)		lease, or rental of proper	rty or services for personal, family, or household use,
4	Taxes and Certain Ot	ther Debts Owed to Gove	rnmental Uni	its	
	Taxes, customs duties, a	nd penalties owing to feder	ral, state, and	ocal governmental units	as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Mai	ntain the Capital of an In	nsured Deposi	tory Institution	
Gove					sion, Comptroller of the Currency, or Board of capital of an insured depository institution. 11
	Claims for Death or I	Personal Injury While De	btor Was Int	oxicated	
		onal injury resulting from stance. 11 U.S.C. § 507(a)		of a motor vehicle or ves	sel while the debtor was intoxicated from using
	mounts are subject to adj istment.	ustment on April 1, 2010,	and every thre	e years thereafter with re	espect to cases commenced on or after the date of

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Lawrence Dwayne Floyd	 Case No		
	Debtor		(If known)	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

Type of Priority for Claims Listed on This Sheet									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Consideration:						
Camden County Tax Commiss. PO Box 698 Woodbine, GA 31569-0698			Property Tax-Sanctuary Cove				5,491.00	5,491.00	0.00
ACCOUNT NO.									
ACCOUNT NO.	П								
ACCOUNT NO.	H			$\vdash$		$\vdash$			
				Ļ		_	5 404 00	-	_
Sheet no. 1 of 1 continuation sheets attached Creditors Holding Priority Claims	to S	chedul	le of (Totals of	ıbto this	tal pag	e)	\$ 5,491.00	\$	\$
Total ➤ \$ 5,491.00  (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)									
		Sche the S	To only on last page of the compedule E. If applicable, report al Statistical Summary of Certain dilities and Related Data.)	so o	1	>	\$	\$ 5,491.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Lawrence Dwayne Floyd ,	Case No.	
	Debtor	(If known)	

### 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 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.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Canal Insurance Company c/o Brian D. Hardison, PC PO Box 856 Powder Springs, GA 30127			Consideration: Debtor may have been a guarantor of corporation. Possible guarantees of corporate debt: Precision Paving, Inc.	х		x	Unknown
ACCOUNT NO.  Caterpillar Financial Services  Bankruptcy Department  Post Office Box 34001  Nashville, TN 37203			Consideration: Business Loans Possible guarantees of corporate debt: Precision Paving, Inc.	х			Unknown
ACCOUNT NO.  Delage Landen  Post Office Box 41602  Philadelphia, PA 19101			Consideration: Business Loans Possible guarantees of corporate debt: Precision Paving, Inc.	х			Unknown
ACCOUNT NO.  Diversified Financial  Post Office Box 95662  Chicago, IL 60694			Consideration: Business Loans Possible guarantees of corporate debt: Precision Paving, Inc.	х			Unknown
2continuation sheets attached Subtotal > \$ 0.00						\$ 0.00	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Dwayne Floyd	<b></b> ,	Case No		
	Debtor	,		(If known)	

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  GE Capital  Post Office Box 802585  Chicago, IL 60680			Consideration: Business Loans Possible guarantees of corporate debt: Precision Paving, Inc.	K			Unknown
Hartford Underwriters Ins. Co. c/o Howe & Associates 4385 Kimball Bridge Rd Ste 100 Alpharetta, GA 30022			Consideration: Debtor may have been a guarantor of corporation. Disputed insurance assessment.			×	100,000.00
ACCOUNT NO.  John Deere Credit  Post Office Box 6600  Johnston, IA 50131-6600			Consideration: Business Loans Possible guarantees of corporate debt: Precision Paving, Inc.	k			Unknown
ACCOUNT NO.  Montgomery Bank & Trust  Post Office Box 9  Ailey, GA 30410-0009			Consideration: Business Loan Debt is secured by property of another entity; not that of the Debtor. (Clark's Island)				127,000.00
ACCOUNT NO.  Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009			Consideration: Business Loans Possible guarantees of Precision Land Development, Inc.				Unknown
Sheet no. 1 of 2 continuation sheets attated to Schedule of Creditors Holding Unsecured	ched			Sub	tota	l <b>&gt;</b>	\$ 227,000.00

Nonpriority Claims

Total ➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case: 10-20277 Doc#:1 Filed:02/26/10 Page:21 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Dwayne Floyd	,	Case No.		
	Debtor	•		(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Okefenoke REMC PO Box 602 Nahunta, GA 31553			Consideration: old service-utilities				176.00
ACCOUNT NO.  Sanctuary Cove CA, inc. c/o CAMS 1630 Military Cutoff Rd. #108 Wilmington, NC 28403			Consideration: HOA Dues			×	2,400.00
ACCOUNT NO.  W&D Utilities 4774 New Jesup Hwy Brunswick, GA 31520			Consideration: Old Service-Utilities				769.00
ACCOUNT NO.  Wayne County State Court Post Office Box 920 Jesup, GA 31598			Consideration: Notice Only				Notice Only
ACCOUNT NO.							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 3,345.00 Total ► \$ 230,345.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Lawrence Dwayne Floyd	Case No.	
	Debtor		(if known)

### 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.

In re	Lawrence Dwayne Floyd	Case No	
	Debtor		(if known)

### **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. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

### **B6I (Official Form 6I) (12/07)**

	EDULE I - CURRENT INCOME			` /
filed, unless the spouses are se	must be completed in all cases filed by joint debtors a parated and a joint petition is not filed. Do not state t ffer from the current monthly income calculated on F	he name of any minor	r child. The average n	
Debtor's Marital	DEPENDENTS	OF DEBTOR AND	SPOUSE	
Status: Married	RELATIONSHIP(S): daughter, daughter		AGE(S):7	yrs, 10 yrs
<b>Employment:</b>	DEBTOR	İ	SPOUSE	
Occupation	CEO/President			
Name of Employer	Precision Paving, Inc.			
How long employed	3 years			
Address of Employer	Post Office Box 1241			
	Jesup, GA 31598			
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR	SPOUSE
1. Monthly gross wages, sala			\$ _10,833.33_	\$_3,250.00
(Prorate if not paid more.) 2. Estimated monthly overting.	• •		\$ 0.00	\$ 0.00
•			\$ 10,833.33	\$ 3,250.00
3. SUBTOTAL I. LESS PAYROLL DEDUC	TIONS		\$_10,033.33	\$_3,250.00_
a. Payroll taxes and soci     b. Insurance     c. Union Dues     d. Other (Specify:		)	\$ 2,708.33 \$ 0.00 \$ 0.00 \$ 0.00	\$ 650.00 \$ 0.00 \$ 0.00 \$ 0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$ 2,708.33	\$650.00
5 TOTAL NET MONTHLY	TAKE HOME PAY		\$ 8,125.00	\$_2,600.00
7. Regular income from oper	ration of business or profession or farm		\$0.00	\$0.00
(Attach detailed statement	)			
8. Income from real property			\$0.00 \$0.00	\$0.00 \$0.00
9. Interest and dividends			φ <u>0.00</u>	φ <u>0.00</u>
debtor's use or that of dep	or support payments payable to the debtor for the		\$0.00	\$953.00
11. Social security or other g			\$0.00	\$0.00
12. Pension or retirement inc			\$0.00	\$0.00
13. Other monthly income			\$0.00	\$0.00 \$0.00
(Specify)			\$0.00	\$0.00
14. SUBTOTAL OF LINES	7 THROUGH 13		\$0.00	\$ 953.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on Lines 6 and 14)		\$ 8,125.00	\$ 3,553.00
16. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals		\$11	,678.00_
,	decrease in income reasonably anticipated to occur w	on Statistical Sum	ammary of Schedules a mary of Certain Liabil and the filing of this doc	lities and Related Data
None	• •	-	-	

B6J (Official Form 6J) (12/00) ase: 10-20277 Doc#:1 Filed:02/26/10 Page:25 of 48

calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures

filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses

Case No. \_

(if known)

0.00

350.00 0.00 400.00 125.00 100.00 800.00 150.00 100.00 250.00 400.00 0.00

67.00 0.00 0.00 282.00 0.00

353.00

661.00 2,107.00 2,033.00 0.00 0.00 0.00 3,500.00 11,678.00

\$ <u>11,678.00</u> \$ <u>11,678.00</u>

\$\_\_\_\_0.00

In re Lawrence Dwayne Floyd

labeled "Spouse."

**Debtor** 

1. Rent or home mortgage payment (include lot rented for mobile home)	\$_
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No No	
2. Utilities: a. Electricity and heating fuel	\$_
b. Water and sewer	\$_
c. Telephone	\$_
d. Other <u>Cable</u>	\$_
3. Home maintenance (repairs and upkeep)	\$_
4. Food	\$_
5. Clothing	\$_
6. Laundry and dry cleaning	\$_
7. Medical and dental expenses	\$_
8. Transportation (not including car payments)	\$_
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$_
10.Charitable contributions	\$_
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$_
b. Life	\$_
c. Health	\$_
d.Auto	\$_
e. Other	\$_
12.Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Car Tags and Property Taxes	\$_
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other 2 LOC's on Residence	
c. Other 2 Boat Payments	\$_
14. Alimony, maintenance, and support paid to others	\$_
15. Payments for support of additional dependents not living at your home	\$_
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$_
17. Other Wife's Expenses and School Expenses	\$_
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$_
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the fi	ling of this docu
None	

a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$3,553.00. See Schedule I)

(Net includes Debtor/Spouse combined Amounts)

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

Lawrence Dwayne Floyd In re	Case No.
Debtor	(If known)
DECLARATIO	N CONCERNING DEBTOR'S SCHEDULES
DECLARATION	UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I are true and correct to the best of my knowledge, i	nave read the foregoing summary and schedules, consisting of sheets, and that they information, and belief.
Date February 26, 2010	Signature: /s/ Lawrence Dwayne Floyd Debtor:
Date	Signature: Not Applicable (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
I declare under penalty of perjury that: (1) I am	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a control 110(h) and 342(b); and, (3) if rules or guidelines have by bankruptcy petition preparers, I have given the deaccepting any fee from the debtor, as required by that Printed or Typed Name and Title, if any,	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for pay of this document and the notices and information required under 11 U.S.C. §§ 110(b), the been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable botor notice of the maximum amount before preparing any document for filing for a debtor or a section.    Social Security No.
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a control of 110(h) and 342(b); and, (3) if rules or guidelines have by bankruptcy petition preparers, I have given the deaccepting any fee from the debtor, as required by that Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for pay of this document and the notices and information required under 11 U.S.C. §§ 110(b), the been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable bottor notice of the maximum amount before preparing any document for filing for a debtor or a section.    Social Security No. (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a content of 110(h) and 342(b); and, (3) if rules or guidelines have by bankruptcy petition preparers, I have given the deaccepting any fee from the debtor, as required by that Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  If the bankruptcy petition preparer is not an individual, state to who signs this document.  Address	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for pay of this document and the notices and information required under 11 U.S.C. §§ 110(b), the been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable bottor notice of the maximum amount before preparing any document for filing for a debtor or a section.    Social Security No. (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a content of 110(h) and 342(b); and, (3) if rules or guidelines have by bankruptcy petition preparers, I have given the deaccepting any fee from the debtor, as required by that Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  If the bankruptcy petition preparer is not an individual, state to who signs this document.	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for pay of this document and the notices and information required under 11 U.S.C. §§ 110(b), the been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable botor notice of the maximum amount before preparing any document for filing for a debtor or a section.    Social Security No.
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a control of 110(h) and 342(b); and, (3) if rules or guidelines have by bankruptcy petition preparers, I have given the deaccepting any fee from the debtor, as required by that Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  If the bankruptcy petition preparer is not an individual, state to who signs this document.  Address  X  Signature of Bankruptcy Petition Preparer	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for opy of this document and the notices and information required under 11 U.S.C. §§ 110(b), the been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable bottor notice of the maximum amount before preparing any document for filing for a debtor or a section.    Social Security No. (Required by 11 U.S.C. § 110.)    Repaired by 11 U.S.C. § 110.)   The name, title (if any), address, and social security number of the officer, principal, responsible person, or partners.
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a compensation and have provided the debtor with a compensation and 342(b); and, (3) if rules or guidelines have by bankruptcy petition preparers, I have given the deaccepting any fee from the debtor, as required by that a printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  If the bankruptcy petition preparer is not an individual, state to who signs this document.  Address  X  Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other individuals who	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for property of this document and the notices and information required under 11 U.S.C. §§ 110(b), the been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable better notice of the maximum amount before preparing any document for filing for a debtor or at section.    Social Security No. (Required by 11 U.S.C. § 110.)   Social Security No. (Required by 11 U.S.C. § 110.)   The name, title (if any), address, and social security number of the officer, principal, responsible person, or partners.    Date   Date

I, the	_ [the president or other officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership ] of the	[corporation or partnership] named as debtor
in this case, declare under penalty of perjury that I h	have read the foregoing summary and schedules, consisting ofsheets (total
shown on summary page plus 1), and that they are true	ue and correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf o	f a partnership or corporation must indicate position or relationship to debtor.]

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# UNITED STATES BANKRUPTCY COURT

Southern District of Georgia

In Re	Lawrence Dwayne Floyd	Case No.
		(if known)

### 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 and 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

2008(nfs)

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.)

AMOUN	Γ	SOURCE	
2010(db) 22,500.00	Precision Paving, Inc.		FY: 1/1/10 to 2/26/10
2009(db)130,000.00	Precision Paving, Inc.		FY: 1/1/09 to 12/31/09
2008(db)130,000.00	Precision Paving, Inc.		FY: 1/1/08 to 12/31/08
2010(nfs)			
2009(nfs)			

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### 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

None

### 3. Payments to creditors

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 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

AMOUNT PAID AMOUNT STILL OWING

Ordinary monthly payments when possible.

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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 CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Ordinary monthly payments when possible.

None

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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

DATES OF **PAYMENTS**  AMOUNT PAID

AMOUNT STILL **OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

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

Active

Hartford Underwriters Insurance Company vs Dwayne Floyd --Civil Action File No.08CVS0084

Wayne County State Court

Post Office Box 920 Jesup, GA 31598

None



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

### Repossessions, foreclosures and returns

Suit

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 REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 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

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

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

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 Case: 10-20277 Doc#:1 Filed:02/26/10 Page:31 of 48

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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 a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
OF PAYEE
OTHER THAN DEBTOR

DATE OF PAYMENT,
NAMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY

William S. Orange, III February 26, 2010 \$8,911.00 1419 Newcastle Street

Brunswick, GA 31520

Savannah, GA 31406

Consumer Credit Counseling Service of Savannah 7505 Waters Ave, Suite C-11 February 24, 2010 \$50.00

### 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

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.

None

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 Case: 10-20277 Doc#:1 Filed:02/26/10 Page:32 of 48

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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 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

### 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

### 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

### 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

 $\boxtimes$ 

If the debtor has moved within the 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

### 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 Sites

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 Case: 10-20277 Doc#:1 Filed:02/26/10 Page:34 of 48

None

NAME

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. None  $\boxtimes$ SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW 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 None that is or was a party to the proceeding, and the docket number. X NAME AND ADDRESS DOCKET NUMBER STATUS OR DISPOSITION OF GOVERNMENTAL UNIT 18. Nature, location and name of business None 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, partnership, sole proprietorship, 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 the 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 the 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 the six years immediately preceding the commencement of this case. **NAME** LAST FOUR DIGITS OF **ADDRESS** NATURE OF BUSINESS BEGINNING AND SOCIAL-SECURITY OR **ENDING DATES** OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN Precision Paving, 20-8613062 Post Office Box 1241 Construction Jan 2007 to Jesup, GA 31598 Present Inc. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** 

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Atlanta, GA 30331

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 the 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 otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in

	ss, as defined above, within the six years en in business within those six years shou			
	19. Books, record and financial statemen	nts		
None	a. List all bookkeepers and accoubankruptcy case kept or supervised the		mmediately preceding the filing of this records of the debtor.	
NAM	E AND ADDRESS	DATES SERVICES RENDERED		
	Floyd Bethesda Road o, GA 31545	Ja	n 2007 to Present	
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	
None			nt of this case were in possession of the t and records are not available, explain.	
	NAME	ADDRESS		
None		ial institutions, creditors and other parties, including mercantile and trade agencies, to whom t was issued within the two years immediately preceding the commencement of this case by		
NA	AME AND ADDRESS	DATE ISSUED		
Р	SunTrust Bank Post Office Box 305053 Jashville, TN 37230-5053	Dec 2008		
	ullstar Surety Company, Inc. 410 Hightower Trail	Jan 2009		

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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)

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

### 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

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

### 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

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 distribution by a corporation

None

If the debtor is a partnership or a 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

### 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 the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 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 the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

[If completed by an individual or individual and spouse]

TAXPAYER IDENTIFICATION NUMBER (EIN)

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.

February 26, 2010

/s/ Lawrence Dwayne Floyd

Signature of Debtor

LAWRENCE DWAYNE FLOYD

Date

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0 \_ continuation sheets attached

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

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 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.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and partner who signs this document.	social security number of the officer, principal, responsible person, or
Address	
X Signature of Bankruptcy Petition Preparer	 Date

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 signed 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. 18 U.S.C. §156.

B203 12/94

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### United States Bankruptcy Court Southern District of Georgia

		· ·		
In re Lawrence	Dwayne Floyd	Case	e No	
		Chap	oter1	1
Debtor(s)				
DIS	CLOSURE OF COMPENS	ATION OF ATTORNEY FO	OR DEBTOR	ł
and that compensation	on paid to me within one year befo	16(b), I certify that I am the attorned ore the filing of the petition in bank in contemplation of or in connection	ruptcy, or agree	ed to be paid to me, for services
	• •	· \$ _		
		······\$ _		-
		······\$ _		-
	ensation paid to me was:		0.00	-
<b>▼</b> Deb				
	ensation to be paid to me is:			
☐ Deb	tor			
I have not agre sociates of my law firm.	ed to share the above-disclosed c	compensation with any other perso	n unless they a	re members and
		pensation with a other person or p		
In return for the abo	ve-disclosed fee. I have agreed to	o render legal service for all aspec	ts of the bankru	intev case including:
b. Preparation and	filing of any petition, schedules, s	ndering advice to the debtor in dete tatements of affairs and plan whicl ditors and confirmation hearing, ar	n may be requir	ed;
	* *	ed fee does not include the following	-	file d
	dversary Proceedings filed	a different chapter than the against the Debtor(s).	one originali	y filea.
•	eaffirmation Agreements w	• ,		
		CERTIFICATION		
	he foregoing is a complete statem bankruptcy proceeding.	nent of any agreement or arrangen	nent for payme	nt to me for representation of the
February	26 2010	/s/ William S.	Orange III	
	Date	/3/ VVIIIIaill 3.	Signature of A	Attorney
			-	-
			Name of law i	firm

Case: 10-20277 Doc#:1 Filed:02/26/10 Page:40 of 48

## UNITED STATES BANKRUPTCY COURT Southern District of Georgia

I	r	1	
r	•	9	:

Lawrence Dwayne Floyd Case No.

Chapter 11

Debtor(s)

### **CERTIFICATION OF CREDITOR MAILING MATRIX**

The purpose of the Certification of Creditor Mailing Matrix form is to certify that the creditor information provided on the diskette (or by ECF submission) matches exactly the creditor information provided in the schedules. Accordingly, I hereby certify under penalty of perjury that the master mailing list of creditors submitted on computer diskette or electronically via the CM/ECF system is a true, correct and complete listing the the best of my knowledge and that the names and number of creditors provided on the diskette/ECF submission corresponds exactly to the creditor information on the schedules.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney; (2) the court will rely on the creditor listing for all mailings; (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes; and (4) that debtor, attorney and trustee information is not included on the diskette or electronic submission.

The master mailing list of creditors is submitted via:

Electronic means (ECF) listing a total of 23 creditors which corresponds exactly to the schedules.

/s/Lawrence Dwayne Floyd Debtor

Joint Debtor

/s/William S. Orange, III William S. Orange, III Attorney for Debtor(s) Case: 10-20277 Doc#:1 Filed:02/26/10 Page:41 of 48

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### B22B (Official Form 22B) (Chapter 11) (01/08)

In re_	Lawrence Dwayne Floyd				
_	Debtor(s)				
Case N	Number:				
	(If known)				

## **CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedule I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. CALCULATION OF CURRENT MONTHLY INCOME							
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.							
1	c. Married, filing jointly. Complete both Column A ("I	Debtor's	Income") a	nd Column	B ("S	Spouse's	Incor	ne") for
	All figures must reflect average monthly income received from the six calendar months prior to filing the bankruptcy case, month before the filing. If the amount of monthly income validities the six-month total by six, and enter the result on the	ending o /aried dur	n the last day ing the six m	of the	D	olumn A ebtor's ncome	Sp	lumn B ouse's ncome
2	Gross wages, salary, tips, bonuses, overtime, commis	sions.			\$ 10	,833.33	\$ 3,	250.00
3	Net income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference on Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero							
3	a. Gross receipts	\$		0.00				
	b. Ordinary and necessary business expenses	\$		0.00				
	c. Business Income	Subtrac	ct Line b from	Line a	\$	0.00	\$	0.00
	Rents and other real property income. Subtract Line b difference on Line 4. Do not enter a number less than zero		e a and enter	the				
4	a. Gross receipts	\$		0.00				
4	b. Ordinary and necessary operating expenses	\$		0.00				
	c. Business Income	Subtrac	t Line b from	Line a	\$	0.00	\$	0.00
5	Interest, dividends and royalties.				\$	0.00	\$	0.00
6	Pension and retirement income.				\$	0.00	\$	0.00
7								0.00
Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$	0.00	Spouse \$	0.00	\$	0.00	\$	0.00

9	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.					as			
	a.	Child Support		9	;	953.00			
	b.			\$	5	0.00		0.00	\$ 953.00
	Total	and enter on Line 9						\$	\$
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).						4,203.00		
11	Total Current Monthly. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						nt	\$	15,036.33
	Part VIII: VERIFICATION								
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)								
12	Date: February 26, 2010 Signature: /s/ Lawrence Dwayne Floyd								
12	D.	February 26, 2010		(Debtor)					_
	(Joint Debtor, if any)								

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Bank of America Bankruptcy Department 101 North Tryon Street Charlotte, NC 28255-0001

Camden County Tax Commiss. PO Box 698 Woodbine, GA 31569-0698

Canal Insurance Company c/o Brian D. Hardison, PC PO Box 856 Powder Springs, GA 30127

Caterpillar Financial Services Bankruptcy Department Post Office Box 34001 Nashville, TN 37203

Delage Landen Post Office Box 41602 Philadelphia, PA 19101

Diversified Financial Post Office Box 95662 Chicago, IL 60694

GE Capital Post Office Box 802585 Chicago, IL 60680

GMAC Bankruptcy Center Post Office Box 5055 Troy, MI 48007-5055

Hartford Underwriters Ins. Co. c/o Howe & Associates 4385 Kimball Bridge Rd Ste 100 Alpharetta, GA 30022 Case: 10-20277 Doc#:1 Filed:02/26/10 Page:44 of 48

John Deere Credit Post Office Box 6600 Johnston, IA 50131-6600

Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009

Okefenoke REMC PO Box 602 Nahunta, GA 31553

Sanctuary Cove CA, inc. c/o CAMS 1630 Military Cutoff Rd. #108 Wilmington, NC 28403

W&D Utilities 4774 New Jesup Hwy Brunswick, GA 31520

Wayne County State Court Post Office Box 920 Jesup, GA 31598 Case: 10-20277 Doc#:1 Filed:02/26/10 Page:45 of 48

**B6 Cover (Form 6 Cover) (12/07)** 

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B4 (Official Form4)(12/07)

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### UNITED STATES BANKRUPTCY COURT **Southern District of Georgia**

In re	Lawrence Dwayne Floyd		. ,		
		Debtor		Case No.	
		Deotor			
				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 and Fed. R. Bankr. P. 1007(m).

(1)  Name of creditor  and complete  mailing address  including zip code	(2)  Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Okefenoke REMC PO Box 602 Nahunta, GA 31553				176.00
W&D Utilities 4774 New Jesup Hwy Brunswick, GA 31520				769.00
Sanctuary Cove CA, inc. c/o CAMS			Disputed	2,400.00

1630 Military Cutoff

Rd. #108 Wilmington, NC

28403

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(1)  Name of creditor and complete mailing address including zip code	(2)  Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3)  Nature of claim (trade debt, bank loan, government contract, etc.	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009				12,000.00 Collateral FMV 9,000.00
Camden County Tax Commiss. PO Box 698 Woodbine, GA 31569-0698				5,491.00
Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009				27,228.00 Collateral FMV 20,000.00
Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009				375,000.00 Collateral FMV 365,000.00
Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009				613,000.00 Collateral FMV 560,000.00
Hartford Underwriters Ins. Co. c/o Howe & Associates 4385 Kimball Bridge Rd Ste 100 Alpharetta, GA 30022			Disputed	100,000.00

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(1) (2) (3) (4) (5) Name of creditor Name, telephone number and Nature of claim Indicate if Amount of claim [if secured also complete mailing address, (trade debt, bank and complete claim is mailing address including zip code, of employee, loan, government contingent, unliquidated, state value of security] including zip code agent, or department of creditor contract, etc. disputed or familiar with claim who may be contacted subject to setoff

Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009

Montgomery Bank & Trust Post Office Box 9 Ailey, GA 30410-0009 Disputed

150,000.00 Collateral FMV 15,000.00

127,000.00

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

Date	February 26, 2010	Signature _	/s/ Lawrence Dwayne Floyd
			LAWRENCE DWAYNE FLOYD