

**UNITED STATES BANKRUPTCY COURT
Eastern District of North Carolina**

In re Michael A. Gray,
Debtor

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101. or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child. by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Telecheck Services ATTN: Managing Agent P.O. Box 60028 City of Industry, CA 91716-0028				600.00
Deltacom ATTN: Managing Agent P.O. Box 740597 Atlanta, GA 30374-0593				700.00

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

Jenkins Gas & Oil Company
 ATTN: Managing Agent
 1305 East. US H/W 70
 Morehead City. NC 28557 700.00

Lab Corp.
 ATTN: Managing Agent
 P.O. Box 2250
 Burlington, NC 27216 700.00

Blue Cross Blue Shield
 ATTN: Managing Agent
 P.O. Box 2291
 Durham, NC 27702 700.00

Time Warner Cable
 ATTN: Managing Agent
 500 Time Warner Drive
 Newport, NC 28570 900.00

Progress Energy Carolinas, Inc.
 ATTN: Managing Agent
 P.O. Box 1771
 Raleigh, NC 27602 1,400.00

Carteret Body Shop
 ATTN: Managing Agent
 1307 Arendell Street
 Morehead City. NC 28557 1,400.00

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim (if secured also state value of security)</i>
Moore Medical ATTN: Managing Agent P.O. Box 4066 Farmington. CT 06032-4066				1,461.00
ALLTEL Attn: Managing Agent P.O. Box 96019 Charlotte, NC 28296				1,500.00
Allergan USA ATTN: Managing Agent 12975 Collections Center Drive Chicago, IL 60693				2,575.00
Anda Generics. Inc. ATTN: Managing Agent P.O. Box 930219 Atlanta, GA 31193-0219				5,000.00
Bradford H. Piner, CPA 304 Live Oak Street Beaufort, NC 28516				5,000.00
Branch Banking & Trust Company ATTN: Managing Agent P.O. Box 819 Wilson, NC 27894-0819			Unliquidated	25,293.00 Collateral FMV 20,000.00

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
Coastal Press & Graphics ATTN: Managing Agents 502 Arendell Street Morehead City, NC 28557				6,000.00
Henry Schein 135 Duryea Road Melville, NY 11747				6,000.00
Embarq ATTN: R. H. Donnelley 8400 Innovation Way Chicago, IL 60682				7,300.00
First Citizens Bank ATTN: Managing Agent P.O. Box 1580 Roanoke, VA 24007				15,908.00
FIA Card Services, PA aka MBNA Card Services ATTN: Managing Agent 1100 north King Street Wilmington, NC 29884				45,376.00
Branch Banking & Trust Company ATTN: Managing Agent P.O. Box 580003 Charlotte, NC 28258-0003				154,892.00

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 07/22/2008

Signature /s/ Michael A. Gray
MICHAEL A. GRAY

CREDITOR:	AMOUNT OF CLAIM:
Deltacom ATTN: Managing Agent P.O. Box 740597 Atlanta, GA 30374-0593	\$700.00 (1)
Jenkins Gas & Oil Company ATTN: Managing Agent 1305 East, US H/W 70 Morehead City, NC 28557	\$700.00 (2)
Lab Corp. ATTN: Managing Agent P.O. Box 2250 Burlington, NC 27216	\$700.00 (3)
Blue Cross Blue Shield ATTN: Managing Agent P.O. Box 2291 Durham, NC 27702	\$700.00 (4)
Time Warner Cable ATTN: Managing Agent 500 Time Warner Drive Newport, NC 28570	\$900.00 (5)
Progress Energy Carolinas, Inc. ATTN: Managing Agent P.O. Box 1771 Raleigh, NC 27602	\$1400.00 (6)
Carteret Body Shop ATTN: Managing Agent 1307 Arendell Street Morehead City, NC 28557	\$1,400.00 (7)
Moore Medical ATTN: Managing Agent P.O. Box 4066 Farmington, CT 06032-4066	\$1,461.00 (8)
ALLTEL Attn: Managing Agent P.O. Box 96019 Charlotte, NC 28296	\$1,500.00 (9)
Allergan USA ATTN: Managing Agent 12975 Collections Center Drive Chicago, IL 60693	\$2,575.00 (10)

<p>Anda Generics, Inc. ATTN: Managing Agent P.O. Box 930219 Atlanta, GA 31193-0219</p>	\$5,000.00	(11)
<p>Bradford H. Piner, CPA 304 Live Oak Street Beaufort, NC 28516</p>	\$5,000.00	(12)
<p>Branch Banking & Trust Company ATTN: Managing Agent P.O. Box 580003 Charlotte, NC 28258-0003</p>	\$154,892.00	(13)
	\$5,293.00*	(14)
	*unliquidated	
<p>Coastal Press & Graphics ATTN: Managing Agents 502 Arendell Street Morehead City, NC 28557</p>	\$6,000.00	(15)
<p>FIA Card Services, PA aka MBNA Card Services ATTN: Managing Agent 1100 north King Street Wilmington, NC 29884</p>	\$45,376.00	(16)
<p>First Citizens Bank ATTN: Managing Agent P.O. Box 1580 Roanoke, VA 24007</p>	\$15,908.00	(17)
<p>Henry Schein 135 Duryea Road Melville, NY 11747</p>	\$6,000.00	(18)
<p>Telecheck Services ATTN: Managing Agent P.O. Box 60028 City of Industry, CA 91716-0028</p>	\$600.00	(19)
<p>Embarq ATTN: R. H. Donnelley 8400 Innovation Way Chicago, IL 60682</p>	\$7300.00	(20)