

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

In re Jerry L. Garner, Sr.

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) <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>
Bank of America ATTN: Managing Agent P.O. Box 45224 Jacksonville, FL 32232-5224				8,784.74 Collateral FMV 8,000.00
Bank of America ATTN: Managing Agent P.O. Box 45224 Jacksonville, FL 32232-5224				12,103.45

(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>

Branch Bank & Trust Company ATTN: Managing Agent P.O. Box 1489 Lumberton, NC 28359	16,760.12
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Chase ATTN: Managing Agent	32,000.00
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Bank of America ATTN: Managing Agent P.O. Box 45224 Jacksonville, FL 32232-5224	33,648.54
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Wachovia Bank ATTN: Managing Agent	52,000.00
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Citicapital ATTN: Managing Agent P.O. Box 6229 Carol Stream, IL 60197-6229	53,400.00
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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 12/04/2008 Signature /s/ Jerry L. Garner, Sr.  
JERRY L. GARNER, SR.