

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
Eastern District of North Carolina**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Twiford, William Brantley Sr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Twiford, Sandra Kay
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7833	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5169
Street Address of Debtor (No. and Street, City, and State): 226 Airport Road Manteo, NC <div style="text-align: right; font-size: small;">ZIP Code 27954</div>	Street Address of Joint Debtor (No. and Street, City, and State): 226 Airport Road Manteo, NC <div style="text-align: right; font-size: small;">ZIP Code 27954</div>
County of Residence or of the Principal Place of Business: Dare	County of Residence or of the Principal Place of Business: Dare
Mailing Address of Debtor (if different from street address): PO Box 355 Manteo, NC <div style="text-align: right; font-size: small;">ZIP Code 27954</div>	Mailing Address of Joint Debtor (if different from street address): PO Box 355 Manteo, NC <div style="text-align: right; font-size: small;">ZIP Code 27954</div>

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid,
 there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Twiford, William Brantley Sr. Twiford, Sandra Kay	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: Twiford, LLC	Case Number: 09-03499-8-RDD	Date Filed: 4/29/09	
District: Eastern District North Carolina	Relationship: Sole Member	Judge: Judge Doub	
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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	Exhibit B (To be 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 informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)		
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> 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.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Twiford, William Brantley Sr. Twiford, Sandra Kay</p>
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ William Brantley Twiford, Sr. _____ Signature of Debtor William Brantley Twiford, Sr.</p> <p>X /s/ Sandra Kay Twiford _____ Signature of Joint Debtor Sandra Kay Twiford</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p>April 30, 2009 _____ Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> 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.</p> <p>X _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X /s/ George Mason Oliver _____ Signature of Attorney for Debtor(s)</p> <p>George Mason Oliver 26587 _____ Printed Name of Attorney for Debtor(s)</p> <p>Oliver and Friesen, PLLC _____ Firm Name</p> <p>PO Box 1548 New Bern, NC 28563</p> <p>_____ Address</p> <p style="text-align: center;">Email: gmo@oliverandfriesen.com</p> <p>252-633-1930 Fax: 252-633-1950 _____ Telephone Number</p> <p>April 30, 2009 _____ Date</p> <p><small>*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.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>X _____ _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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:</p> <p>_____ _____ _____</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

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

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **William Brantley Twiford, Sr.
Sandra Kay Twiford**

Debtor(s)

Case No. _____
Chapter

11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

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

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/ William Brantley Twiford, Sr.
 William Brantley Twiford, Sr.

Date: April 30, 2009

Hummingbird Credit Counseling and Education, Inc.
CREDIT COUNSELING CERTIFICATION

Certificate Number: 156203-E173113O-03

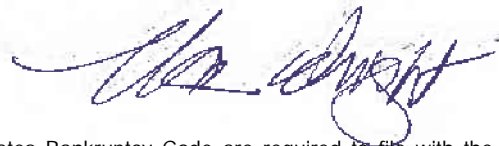
william twiford

I CERTIFY that on April 27, 2009, at 2:13 PM EDT, william twiford received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in North Carolina, Eastern District, an individual briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

By: Victoria S. Wright, Esq.

Date: April 27, 2009

Title: Executive Director of Education



*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **William Brantley Twiford, Sr.
Sandra Kay Twiford**

Debtor(s)

Case No.
Chapter

11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

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

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/ Sandra Kay Twiford
 Sandra Kay Twiford

Date: April 30, 2009

Hummingbird Credit Counseling and Education, Inc.
CREDIT COUNSELING CERTIFICATION

Certificate Number: 156203-E173113O-03

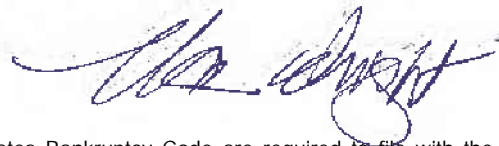
sandra twiford

I CERTIFY that on April 27, 2009, at 2:13 PM EDT, sandra twiford received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in North Carolina, Eastern District, an individual briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

By: Victoria S. Wright, Esq.

Date: April 27, 2009

Title: Executive Director of Education



*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re William Brantley Twiford, Sr.
Sandra Kay Twiford
Debtor(s)

Case No. _____
Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AGCO Attn: Manager or Agent PO Box 9263 Des Moines, IA 50306	AGCO Attn: Manager or Agent PO Box 9263 Des Moines, IA 50306	2006 Challenger Tractor, Loader w/ Bucket and trailer		22,407.00 (10,000.00 secured)
Bank of America Attn: Manager or Agent PO Box 37291 Baltimore, MD 21297-3291	Bank of America Attn: Manager or Agent PO Box 37291 Baltimore, MD 21297-3291			48,800.00
Calfree Engineering Attn: Manager or Agent 3048 Martins Point Road Kitty Hawk, NC 27949-3816	Calfree Engineering Attn: Manager or Agent 3048 Martins Point Road Kitty Hawk, NC 27949-3816			23,817.62
Chase Card Services Attn: Manager or Agent PO Box 15153 Wilmington, DE 19886-5153	Chase Card Services Attn: Manager or Agent PO Box 15153 Wilmington, DE 19886-5153			20,141.00
Dare County Tax Dept. Attn: Manager or Agent PO Box 1000 Manteo, NC 27954	Dare County Tax Dept. Attn: Manager or Agent PO Box 1000 Manteo, NC 27954	2007 & 2008 taxes		12,038.00
First South Bank Attn: Manager or Agent 1311 Carolina Ave. Washington, NC 27889	First South Bank Attn: Manager or Agent 1311 Carolina Ave. Washington, NC 27889	Guarantee for Twiford, LLC (Sandpit)		713,452.00
First South Bank Attn: Manager or Agent 1311 Carolina Ave. Washington, NC 27889	First South Bank Attn: Manager or Agent 1311 Carolina Ave. Washington, NC 27889			27,669.00
GMAC Attn: Manager or Agent PO Box 9001951 Louisville, KY 40290-1951	GMAC Attn: Manager or Agent PO Box 9001951 Louisville, KY 40290-1951	2007 GMC Silverado Truck (VIN2GCEK13M871 542935)		20,132.00 (20,000.00 secured)
GMAC Mortgages, LLC Attn: Manager or Agent PO Box 9001719 Louisville, KY 40290-1719	GMAC Mortgages, LLC Attn: Manager or Agent PO Box 9001719 Louisville, KY 40290-1719	284 Bayview Drive, Stumpy Point, NC		156,388.00 (150,000.00 secured)

B4 (Official Form 4) (12/07) - Cont.

William Brantley Twiford, Sr.

In re **Sandra Kay Twiford**

Case No. _____

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Indymac Bank Attn: Manager or Agent PO Box 78826 Phoenix, AZ 85062-8826	Indymac Bank Attn: Manager or Agent PO Box 78826 Phoenix, AZ 85062-8826	282 Bayview Drive, Stumpy Point, NC		163,228.00 (150,000.00 secured)
Indymac Bank Attn: Manager or Agent PO Box 78826 Phoenix, AZ 85062-8826	Indymac Bank Attn: Manager or Agent PO Box 78826 Phoenix, AZ 85062-8826	105 Driftwood Court, Manteo, NC		117,952.91 (100,000.00 secured)
Internal Revenue Service Attn: Insolvency I 320 Federal Place Greensboro, NC 27402	Internal Revenue Service Attn: Insolvency I 320 Federal Place Greensboro, NC 27402			31,265.00
John Deere Credit Attn: Manager or Agent PO Box 6630 Johnston, IA 50131	John Deere Credit Attn: Manager or Agent PO Box 6630 Johnston, IA 50131	Guarantee for CC of the Outer Banks, LLC (John Deere 200 Excavator)		17,350.00
Dan Ottavio 404 S Virginia Dar Trail Kill Devil Hills, NC 27948	Dan Ottavio 404 S Virginia Dar Trail Kill Devil Hills, NC 27948			800.00
RBC Bank Attn: Manager or Agent PO Box 1070 Charlotte, NC 28201-1070	RBC Bank Attn: Manager or Agent PO Box 1070 Charlotte, NC 28201-1070	226 Airport Road, Manteo, NC		115,678.65 (325,000.00 secured) (262,034.00 senior lien)
Southern Bank Attn: Manager or Agent PO Box 2037 Kill Devil Hills, NC 27948	Southern Bank Attn: Manager or Agent PO Box 2037 Kill Devil Hills, NC 27948	Guarantee for First Colony Cottage, LLC (1989 Colington Road, Kill Devil Hills, NC)		34,822.00
Stubbs & Perdue, P.A. Attn: Manager or Agent PO 1654 New Bern, NC 28562	Stubbs & Perdue, P.A. Attn: Manager or Agent PO 1654 New Bern, NC 28562			1,397.55
WilcoHess, LLC c/o Danny Harrington, Esq PO Box 1726 Greenville, NC 27835	WilcoHess, LLC c/o Danny Harrington, Esq PO Box 1726 Greenville, NC 27835			2,028.73

B4 (Official Form 4) (12/07) - Cont.

William Brantley Twiford, Sr.

In re **Sandra Kay Twiford**

Debtor(s)

Case No. _____

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

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

We, **William Brantley Twiford, Sr.** and **Sandra Kay Twiford**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **April 30, 2009**

Signature **/s/ William Brantley Twiford, Sr.**
William Brantley Twiford, Sr.
Debtor

Date **April 30, 2009**

Signature **/s/ Sandra Kay Twiford**
Sandra Kay Twiford
Joint Debtor

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

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

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	4,420,000.00		
B - Personal Property	Yes	4	4,861,933.08		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	5		2,172,133.71	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		43,303.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		890,277.90	
G - Executory Contracts and Unexpired Leases	Yes	3			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			20,918.33
J - Current Expenditures of Individual Debtor(s)	Yes	3			32,632.86
Total Number of Sheets of ALL Schedules		28			
Total Assets			9,281,933.08		
Total Liabilities				3,105,714.61	

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

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

B6A (Official Form 6A) (12/07)

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

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
117 Etheridge Road, Manteo, NC 125 Etheridge Road, Manteo, NC (valued at \$750,000.00)		J	1,045,000.00	431,182.99
118 Driftwood Court, Manteo, NC (valued at \$150,000.00)				
161 Bayview Drive, Stumpy Point, NC (valued at \$145,000.00)				
101 Driftwood Court, Manteo, NC		J	100,000.00	0.00
105 Driftwood Court, Manteo, NC		J	100,000.00	117,952.91
109 Driftwood Court, Manteo, NC		J	125,000.00	57,483.71
113 Driftwood Court, Manteo, NC		J	125,000.00	41,580.97
117 Driftwood Court, Manteo, NC		J	150,000.00	41,581.93
119 Driftwood Court, Manteo, NC		J	125,000.00	0.00
121 Driftwood Court, Manteo, NC		J	150,000.00	40,566.35
120 Driftwood Court, Manteo, NC		J	150,000.00	0.00
116 Driftwood Court, Manteo, NC		J	100,000.00	0.00
114 Driftwood Court, Manteo, NC		J	175,000.00	24,782.47
977 Sir Walter Raleigh Street, Manteo, NC		J	150,000.00	0.00
Lot located at 111 Scarborough Street, Manteo, NC		J	35,000.00	27,814.51
Lot located at 821 Jackson Street, Manteo, NC		J	69,000.00	0.00
282 Bayview Drive, Stumpy Point, NC		J	150,000.00	163,228.00
		Sub-Total >	2,749,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
284 Bayview Drive, Stumpy Point, NC		J	150,000.00	156,388.00
Lot located on South Virginia Dare, Nags Head, NC		J	250,000.00	105,323.00
226 Airport Road, Manteo, NC		J	325,000.00	377,712.65
2/3 interest 150 acres of swampland located at Kitty Hawk Bay Island, Kitty Hawk, NC		J	50,000.00	0.00
1/2 interest in 234 Bayview Drive, Stumpy Point, NC		H	2,500.00	0.00
232A Bayview Drive, Stumpy Point, NC		H	50,000.00	0.00
Bayview Drive, Stumpy Point, NC (PIN 977200068687)		J	10,000.00	0.00
Bayview Drive, Stumpy Point, NC (PIN 976212853695)		J	1,500.00	0.00
1 acre located off of HWY 64 Columbia, NC		J	2,000.00	0.00
4711 South Croatan HWY, Ste 2 & 3, Nags Head, NC		J	450,000.00	317,947.22
Lot 52 located at Section Q Colington Harbor, 202 East Sir Richard, Kill Devil Hills, NC		J	100,000.00	98,374.00
Lot 10 located at Pocosin Farms, Hyde County, NC		J	50,000.00	0.00
220 Airport Road, Manteo, NC		H	225,000.00	92,854.00
Lot 13 located off of Francis Drake Street, Manteo, NC		J	5,000.00	0.00

Sub-Total > **1,671,000.00** (Total of this page)

Total > **4,420,000.00**

(Report also on Summary of Schedules)

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

B6B (Official Form 6B) (12/07)

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	J	1,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		East Carolina Bank Checking account (ending in 6148)	J	1,487.13
		State Employee Credit Union Checking account (ending in 224)	J	7,572.55
		RBC Bank Checking Account ending in 1436	J	342.43
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. furnishings	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Coin Collection	J	1,000.00
6. Wearing apparel.		Clothing	J	200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Shotgun	H	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **13,102.11**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% - Twiford, LLC	H	4,183,870.10
		100% - Twiford Bayside, LLC	H	490,000.00
		50 % - Ocean Breeze, Inc.	W	500.00
		50% - Ocean Breeze, Inc.	H	500.00
		50% - Coastal Contractors of the Outer Banks, Inc.	H	0.00
		100% - First Colony Cottage, LLC	H	15,118.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		John Carlo (April Rent Due)	J	2,700.00
		Twiford, LLC	H	88,742.87
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Insurance proceeds for 111 Scarborough Street, Manteo, NC	J	27,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **4,808,430.97**
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON 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
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Various rental judgments (defaults on rentals)	J	0.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 GMC Silverado Truck (VIN2GCEK13M871542935)	H	20,000.00
		1999 Mercury Sable (VIN 1MEFM5359XA638436)	W	3,000.00
		1981 SAFE mobile home (VIN 14561467802)	H	2,000.00
		1986 TITA mobile home (VIN 4969290702)	H	2,000.00
26. Boats, motors, and accessories.		1975 16' Privateer (NC5803BH)	H	1,000.00
		1975 19' Privateer (NC6898AU)	H	2,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer, desk and safe	H	400.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
			Sub-Total >	30,400.00
			(Total of this page)	

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

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
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		2006 Challenger Tractor, Loader w/Bucket and trailer	H	10,000.00
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **10,000.00**
(Total of this page)
Total > **4,861,933.08**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

Check if debtor claims a homestead exemption that exceeds \$136,875.

- 11 U.S.C. §522(b)(2)
- 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
Real Property			
220 Airport Road, Manteo, NC	N.C. Gen. Stat. § 1C-1601(a)(1)	37,000.00	225,000.00
Household Goods and Furnishings			
Misc. furnishings	N.C. Gen. Stat. § 1C-1601(a)(4)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles			
Coin Collection	N.C. Gen. Stat. § 1C-1601(a)(4)	1,000.00	1,000.00
Wearing Apparel			
Clothing	N.C. Gen. Stat. § 1C-1601(a)(4)	200.00	200.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Shotgun	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2007 GMC Silverado Truck (VIN2GCEK13M871542935)	N.C. Gen. Stat. § 1C-1601(a)(3)	4,000.00	20,000.00
1999 Mercury Sable (VIN 1MEFM5359XA638436)	N.C. Gen. Stat. § 1C-1601(a)(3)	3,000.00	3,000.00
Office Equipment, Furnishings and Supplies			
Computer, desk and safe	N.C. Gen. Stat. § 1C-1601(a)(5)	400.00	400.00

Total: **47,100.00** **251,100.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Rev. 4/2006

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA

IN THE MATTER OF:
William Brantley Twiford, Sr.
Sandra Kay Twiford
Debtor(s).

CASE NUMBER:

SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, William Brantley Twiford, Sr. and Sandra Kay Twiford, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: **(Attach additional sheets if necessary).**

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$18,500; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$37,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1)
220 Airport Road, Manteo, NC	225,000.00	H	SECU	92,854.00	132,146.00	37,000.00

Debtor's Age: _____
Name of former co-owner: _____

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ 37,000.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

Model, Year Style of Auto	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
1999 Mercury Sable (VIN 1MEFM5359XA638 436)	3,000.00	W			3,000.00	3,000.00
2007 GMC Silverado Truck (VIN2GCEK13M871 542935)	20,000.00	H	GMAC	20,132.00	0.00	4,000.00

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ 7,000.00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is 0.

Description of Property	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Clothing	200.00	J			200.00	200.00
Coin Collection	1,000.00	J			1,000.00	1,000.00
Misc. furnishings	1,000.00	J			1,000.00	1,000.00
Shotgun	500.00	H			500.00	500.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 2,700.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

Description	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
Computer, desk and safe	400.00	H			400.00	400.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$ 400.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)	Cash Value
-NONE-	

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including Name (if child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity
-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$ 0.00

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number
-NONE-

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary
-NONE-

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number
-NONE-

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds
-NONE-

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

VALUE CLAIMED AS EXEMPT: \$ 0.00

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

-NONE-

15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

-NONE-

16. FEDERAL PENSION FUND EXEMPTIONS

-NONE-

17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

-NONE-

18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

Description	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

Description of Replacement Property	Description of Property Liquidated or Converted that May Be Exempt

19. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific real property affected.
- f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- k. Debts of a kind specified in 11 U.S.C. § 522(c).

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, William Brantley Twiford, Sr. and Sandra Kay Twiford, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: April 30, 2009

/s/ William Brantley Twiford, Sr.
William Brantley Twiford, Sr.
Debtor

/s/ Sandra Kay Twiford
Sandra Kay Twiford
Joint Debtor

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. _____ AGCO Attn: Manager or Agent PO Box 9263 Des Moines, IA 50306	J	2006 Challenger Tractor, Loader w/ Bucket and trailer						22,407.00	12,407.00
		Value \$ 10,000.00							
Account No. xxxxxxxxxx-x0010 BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258	X J	Deed of Trust 117 Etheridge Road, Manteo, NC 125 Etheridge Road, Manteo, NC (valued at \$750,000.00) 118 Driftwood Court, Manteo, NC (valued at \$150,000.00) 161 Bayview Drive, Stumpy Point, NC (valued at \$145,000.00)						431,182.99	0.00
		Value \$ 1,045,000.00							
Account No. xxxxxxxxxx x0004 BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258	X J	Deed of Trust 113 Driftwood Court, Manteo, NC						41,580.97	0.00
		Value \$ 125,000.00							
Account No. xxxxxxxxxx x0003 BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258	X J	Deed of Trust 117 Driftwood Court, Manteo, NC						41,581.93	0.00
		Value \$ 150,000.00							
Subtotal								536,752.89	12,407.00
(Total of this page)									

4 continuation sheets attached

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xxxxxxxxxx x0005	J	Deed of Trust 121 Driftwood Court, Manteo, NC					
BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258							
Account No. xxxxxxxxxx x0007	X J	Deed of Trust 114 Driftwood Court, Manteo, NC					
BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258							
Account No. xxxxxx0079	J	Deed of Trust 226 Airport Road, Manteo, NC					
BB&T Attn: Manager or Agent PO Box 580506 Charlotte, NC 27258-0506							
Account No.	X J	Deed of Trust 120 Driftwood Court, Manteo, NC					
BB&T Attn: Manager or Agent PO Box 1255 Winston Salem, NC 27102							
Account No. Loan #x0726	J	Deed of Trust Lot located at 111 Scarborough Street, Manteo, NC					
Gateway Bank & Trust, Co. Attn: Manager or Agent PO Box 1908 Elizabeth City, NC 27906-1908							
Subtotal						355,197.33	0.00
(Total of this page)							

Sheet **1** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Gateway Bank & Trust Co. Attn: Manager or Agent PO Box 3010 Kitty Hawk, NC 27949		J					
			Deed of Trust				
			Lot 13 located off of Francis Drake Street, Manteo, NC				
			Value \$	5,000.00		0.00	0.00
Account No. Loan #4350							
Gateway Bank & Trust, Co. Attn: Manager or Agent PO Box 1908 Elizabeth City, NC 27906-1908		J					
			Deed of Trust				
			109 Driftwood Court, Manteo, NC				
			Value \$	125,000.00		57,483.71	0.00
Account No. Loan #x5414							
Gateway Bank & Trust, Co. Attn: Manager or Agent PO Box 1908 Elizabeth City, NC 27906-1908		J					
			Deed of Trust				
			4711 South Croatan HWY, Ste 2 & 3, Nags Head, NC				
			Value \$	450,000.00		317,947.22	0.00
Account No. xxx-xxxx-x8713							
GMAC Attn: Manager or Agent PO Box 9001951 Louisville, KY 40290-1951		J					
			2007 GMC Silverado Truck (VIN2GCEK13M871542935)				
			Value \$	20,000.00		20,132.00	132.00
Account No. xxxxxx6705							
GMAC Mortgages, LLC Attn: Manager or Agent PO Box 9001719 Louisville, KY 40290-1719		J					
			Deed of Trust				
			284 Bayview Drive, Stumpy Point, NC				
			Value \$	150,000.00		156,388.00	6,388.00
Subtotal						551,950.93	6,520.00
(Total of this page)							

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xxxxxx2669 Indymac Bank Attn: Manager or Agent PO Box 78826 Phoenix, AZ 85062-8826	J	Deed of Trust 105 Driftwood Court, Manteo, NC				117,952.91	17,952.91
Value \$ 100,000.00							
Account No. xxxxxx2719 Indymac Bank Attn: Manager or Agent PO Box 78826 Phoenix, AZ 85062-8826	J	Deed of Trust 282 Bayview Drive, Stumpy Point, NC				163,228.00	13,228.00
Value \$ 150,000.00							
Account No. xxxxxx5174 RBC Bank Attn: Manager or Agent PO Box 1070 Charlotte, NC 28201-1070	J	Deed of Trust Lot located on South Virginia Dare, Nags Head, NC				105,323.00	0.00
Value \$ 250,000.00							
Account No. xxxxxx1622 RBC Bank Attn: Manager or Agent PO Box 1070 Charlotte, NC 28201-1070	J	Line of Credit 226 Airport Road, Manteo, NC				115,678.65	52,712.65
Value \$ 325,000.00							
Account No. xxxxxx3843 RBC Centura Attn: Manager or Agent PO Box 1070 Charlotte, NC 28201-1070	J	Deed of Trust Lot 52 located at Section Q Colington Harbor, 202 East Sir Richard, Kill Devil Hills, NC				98,374.00	0.00
Value \$ 100,000.00							
Subtotal (Total of this page)						600,556.56	83,893.56

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. SECU Attn: Manager or Agent PO Box 1030 Manteo, NC 27954	J	Deed of Trust 220 Airport Road, Manteo, NC							
			Value \$ 225,000.00	92,854.00	0.00				
Account No. xxxxxxxx8898 Southern Bank Attn: Manager or Agent PO Box 2037 Kill Devil Hills, NC 27948	J	Deed of Trust 1989 Colington Road, Kill Devil Hills, NC							
			Value \$ 90,000.00	34,822.00	0.00				
Account No. 									
Account No. 									
Account No. 									
Sheet 4 of 4 continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (Total of this page)	127,676.00	0.00
							Total (Report on Summary of Schedules)	2,172,133.71	102,820.56

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R H W J C	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
							AMOUNT ENTITLED TO PRIORITY
Account No. Dare County Tax Dept. Attn: Manager or Agent PO Box 1000 Manteo, NC 27954	J	2007 & 2008 taxes				12,038.00	0.00
Account No. Hyde Co. Tax Dept. Attn: Manager or Agent PO Box 279 Swanquarter, NC 27885-0279	J	Notice Purposes Only				0.00	0.00
Account No. Internal Revenue Service Attn: Insolvency I 320 Federal Place Greensboro, NC 27402	J					31,265.00	0.00
Account No.							
Account No.							

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page) **43,303.00** **0.00**
43,303.00

Total
(Report on Summary of Schedules) **43,303.00** **0.00**
43,303.00

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-3596 Bank of America Attn: Manager or Agent PO Box 37291 Baltimore, MD 21297-3291		J					48,800.00
Account No. Calfree Engineering Attn: Manager or Agent 3048 Martins Point Road Kitty Hawk, NC 27949-3816		J					23,817.62
Account No. xxxx-xxxx-xxxx-3819 Chase Card Services Attn: Manager or Agent PO Box 15153 Wilmington, DE 19886-5153		J					20,141.00
Account No. A/C xxxxxx4858 First South Bank Attn: Manager or Agent 1311 Carolina Ave. Washington, NC 27889		J					27,669.00
Subtotal (Total of this page)							120,427.62

2 continuation sheets attached

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. xxxxxx2202 First South Bank Attn: Manager or Agent 1311 Carolina Ave. Washington, NC 27889	X	H	Guarantee for Twiford, LLC (Sandpit)				713,452.00	
Account No. John Deere Credit Attn: Manager or Agent PO Box 6630 Johnston, IA 50131	X	J	Guarantee for CC of the Outer Banks, LLC (John Deere 200 Excavator)				17,350.00	
Account No. Dan Ottavio 404 S Virginia Dar Trail Kill Devil Hills, NC 27948		J					800.00	
Account No. xxxxxxxx8898 Southern Bank Attn: Manager or Agent PO Box 2037 Kill Devil Hills, NC 27948	X	H	Guarantee for First Colony Cottage, LLC (1989 Colington Road, Kill Devil Hills, NC)				34,822.00	
Account No. Stubbs & Perdue, P.A. Attn: Manager or Agent PO 1654 New Bern, NC 28562		J					1,397.55	
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	767,821.55

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

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. WilcoHess, LLC c/o Danny Harrington, Esq PO Box 1726 Greenville, NC 27835		H				2,028.73
Account No.						
Account No.						
Account No.						
Account No.						

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

Subtotal
(Total of this page)

2,028.73

Total
(Report on Summary of Schedules)

890,277.90

B6G (Official Form 6G) (12/07)

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

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.
A-1 Auto Repair Attn: Manager or Agent 2301 N Croatan HWY Kill Devil Hills, NC 27948	Lease of garage space located at 2301 N. Croatan HWY, Kill Devil Hills, NC Expires July 30, 2009 \$3,000.00 per month
Ruben Barcenas 903 Bernice Ave. Manteo, NC 27954	Lease of mobile home Month to Month \$650.00 per month
Carl Clever 114 Driftwood Court Manteo, NC 27954	Lease of 114 Driftwood Court, Manteo, NC Month to Month \$1,050.00 per month
Wendy Cockerham 117 Etheridge Road, Lot #5 Manteo, NC 27954	Lease of 117 Etheridge Road, Lot #5, Manteo, NC Month to Month \$600.00 per month
Cooperative Bank Attn: Manager or Agent 4711 S. Croatan HWY, Ste 3 Nags Head, NC 27959	Lease of 4711 S. Croatan HWY, Ste. 3, Nags Head, NC Expires May 31, 2009 \$1,800.00 per month
Dennis & Amalia Cowell 117 Etheridge Rd, Lot #6 Manteo, NC 27954	Lease of 117 Etheridge Rd., Lot #6, Manteo, NC Month to Month \$300.00 per month
Kelly Gail Creef 977 Sir Walter Raleigh #4 Manteo, NC 27954	Lease of 977 Sir Walter Raleigh #4, Manteo, NC Expires August 31, 2009 \$300.00 per month
Carolos DeLeon 121 Driftwood Court Manteo, NC 27954	Lease of 121 Driftwood Court, Manteo, NC Expires October 31, 2009 \$1,100.00 per month
Martha M. Ramirez Diaz 116 Driftwood Court Manteo, NC 27954	Lease of lot located at 116 Driftwood Court, Manteo, NC Month to Month \$300.00 per month
Anna Dominquez 117 Etheridge Road, Lot #1 Manteo, NC 27954	Lease of 117 Etheridge Road, Lot #1, Manteo, NC Expires July 31, 2009 \$650.00 per month
Saturnino Escalante 117 Etheridge Rd, Lot #8 Manteo, NC 27954	Lease of 117 Etherige Rd, Lot #8, Manteo, NC Expires October 31, 2009 \$650.00 per month

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Arlyn Esther 117 Etheridge Road, Lot #3 Manteo, NC 27954	Lease of 117 Etheridge Road, Lot #3, Manteo, NC Expires October 31, 2009 \$300.00 per month
Elvia Hernandez 814 Jackson Street Manteo, NC 27954	Lease of mobile home Expires August 31, 2009 \$650.00 per month
Martha Luvz 117 Etheridge Rd, Lot #2 Manteo, NC 27954	Lease of 117 Etheridge Rd, Lot # 2, Manteo, NC Verbal contract \$500.00 per month
Marisol Martinez 117 Etheridge Rd, Lot #10 Manteo, NC 27954	Lease of lot located at 117 Etheridge Rd, Lot #10, Manteo, NC 27954 Month to Month \$300.00 per month
Abner Perez Mejia 120 Driftwood Court, Lot #8 Manteo, NC 27954	Lease of lot located at 120 Driftwood Court, Lot #8, Manteo, NC Month to Month \$750.00 per month
German Mejia 117 Etheridge Rd, Lot #12 Manteo, NC 27954	Lease of 117 Etheridge Rd, Lot #12, Manteo, NC Month to Month \$300.00 per month
Ocean Breeze, Inc. Attn: Manager or Agent PO Box 355 Manteo, NC 27954	Rental Management
Jose Oveido 117 Etheridge Rd, Lot #9 Manteo, NC 27954	Lease of lot located at 117 Etheridge Rd, Lot #9, Manteo, NC Expires November 30, 2009 \$300.00 per month
Natia S. Patterson 977 Sir Walter Raleigh, #1 Manteo, NC 27954	Rental of 977 Sir Walter Raleigh, #1, Manteo, NC Expires April 30, 2009 \$300.00 per month
Tanita Patterson 977 Sir Walter Raleigh, #3 Manteo, NC 27954	Rental of 977 Sir Walter Raleigh, #3, Manteo, NC Expires January 31, 2010 \$600 per month
Jose Mata Perez 113 Driftwood Court Manteo, NC 27954	Lease of 113 Driftwood Court, Manteo, NC Expires February 28, 2010 \$800.00 per month
Seahorse Realty Attn: Manager or Agent PO Box 2410 Kill Devil Hills, NC 27948	Lease of 4711 S Croatan HWY, Ste #2, Nags Head, NC Month to Month \$1,100.00 per month

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Michael Taylor 1989 Colington Road Kill Devil Hills, NC 27948	Lease of 1989 Colington Road, Kill Devil Hills, NC Expires August 31, 2009 \$500.00 per month
Magdaleno Torres 117 Etheridge Rd, Lot #7 Manteo, NC 27954	Lease of lot located at 117 Etheridge Rd., Lot #7, Manteo, NC Month to Month \$300.00 per month
Rudy Vasquez 117 Etheridge Road, Lot #4 Manteo, NC 27954	Lease of 117 Etheridge Road, Lot # 4, Manteo, NC Month to Month \$600.00 per month
Vziel Velazque 101 Driftwood Court, Lot #1 Manteo, NC 27954	Lease 101 Driftwood Court, Lot #1, Manteo, NC Expires December 31, 2009 \$800.00 per month

B6H (Official Form 6H) (12/07)

In re **William Brantley Twiford, Sr.,
Sandra Kay Twiford**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
CC of the OBX, LLC Attn: Manager or Agent PO Box 1119 Manteo, NC 27954	BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258
CC of the OBX, LLC Attn: Manager or Agent PO Box 1119 Manteo, NC 27954	John Deere Credit Attn: Manager or Agent PO Box 6630 Johnston, IA 50131
First Colony Cottage, LLC Attn: Manager or Agent PO Box 355 Manteo, NC 27954	Southern Bank Attn: Manager or Agent PO Box 2037 Kill Devil Hills, NC 27948
Twiford, LLC Attn: Manager or Agent PO Box 355 Manteo, NC 27954	BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258
Twiford, LLC Attn: Manager or Agent PO Box 355 Manteo, NC 27954	BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258
Twiford, LLC Attn: Manager or Agent PO Box 355 Manteo, NC 27954	BB&T Attn: Manager or Agent PO Box 580003 Charlotte, NC 28258
Twiford, LLC Attn: Manager or Agent PO Box 355 Manteo, NC 27954	BB&T Attn: Manager or Agent PO Box 1255 Winston Salem, NC 27102
Twiford, LLC Attn: Manager or Agent PO Box 355 Manteo, NC 27954	First South Bank Attn: Manager or Agent 1311 Carolina Ave. Washington, NC 27889

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_____ continuation sheets attached to Schedule of Codebtors

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

In re William Brantley Twiford, Sr.
Sandra Kay Twiford Debtor(s) Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Retired	Retired
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>17,995.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>8.33</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): <u>Social Security</u>	\$ <u>1,100.00</u>	\$ <u>675.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>1,140.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>19,095.00</u>	\$ <u>1,823.33</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>19,095.00</u>	\$ <u>1,823.33</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>20,918.33</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Potential change in rental occupancy

B6J (Official Form 6J) (12/07)

In re William Brantley Twiford, Sr.
Sandra Kay Twiford Debtor(s) Case No. _____

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 filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,972.00</u>
a. Are real estate taxes included? Yes <u>X</u> No ___		
b. Is property insurance included? Yes <u>X</u> No ___		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>250.00</u>
b. Water and sewer	\$	<u>30.00</u>
c. Telephone	\$	<u>40.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$	<u>170.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>200.00</u>
4. Food	\$	<u>800.00</u>
5. Clothing	\$	<u>200.00</u>
6. Laundry and dry cleaning	\$	<u>0.00</u>
7. Medical and dental expenses	\$	<u>125.00</u>
8. Transportation (not including car payments)	\$	<u>450.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
10. Charitable contributions	\$	<u>120.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>220.00</u>
b. Life	\$	<u>180.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>115.00</u>
e. Other <u>AD & D</u>	\$	<u>40.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>454.00</u>
b. Other _____	\$	<u>0.00</u>
c. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>26,441.86</u>
17. Other <u>Interest/finance charges</u>	\$	<u>825.00</u>
Other _____	\$	<u>0.00</u>
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.)	\$	<u>32,632.86</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>None</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<u>20,918.33</u>
b. Average monthly expenses from Line 18 above	\$	<u>32,632.86</u>
c. Monthly net income (a. minus b.)	\$	<u>-11,714.53</u>

B6J (Official Form 6J) (12/07)

In re William Brantley Twiford, Sr.
Sandra Kay Twiford

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Internet/Cable	\$	120.00
Gas	\$	50.00
Total Other Utility Expenditures	\$	170.00

Brantley Twiford
Profit & Loss
January through December 2008

Rental Expenses

Monthly
(Grand Total/12)

Rental Expenses	
Farm Expense-Tilling/Planting/Harvest	1,379.22
Rental Expenses	-
Electric	29.42
Insurance	1,507.15
Interest-Rental/Investment Prop	13,889.59
Labor	157.72
Lawn Service/Mowing	24.17
Lot Rent	500.00
Owners Assoc Dues	606.42
Permits/License	431.67
Real Estate Taxes	279.86
Repairs	3,510.84
Security Service	30.95
Site Work	1,081.87
Survey Expense	2,738.25
Water/Utilities	274.73
Total Rental Expenses	<u>26,441.86</u>

B6 Declaration (Official Form 6 - Declaration), (12/07)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **William Brantley Twiford, Sr.
Sandra Kay Twiford**

Debtor(s)

Case No.
Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 30, 2009

Signature /s/ William Brantley Twiford, Sr.
William Brantley Twiford, Sr.
Debtor

Date April 30, 2009

Signature /s/ Sandra Kay Twiford
Sandra Kay Twiford
Joint Debtor

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

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re William Brantley Twiford, Sr.
Sandra Kay Twiford

Debtor(s)

Case No. _____
Chapter 11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$59,627.50	January 2009 - April 27, 2009 (est)
\$208,954.39	2008
\$241,548.02	2007

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
\$11,660.00	2009 - Social Security/Retirement
\$34,980.00	2008 - Social Security/Retirement
\$34,980.00	2007 - Social Security/Retirement

3. Payments to creditors

None **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Calfree Engineering 3048 Martins Point Road Kitty Hawk, NC 27949-3816		\$7,479.10	\$23,817.62
Dan Ottavio	04/16/09	\$18,000.00	\$800.00

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
WilcoHess, LLC vs CC of the Outerbanks, LLC and W. Brantley Twiford 09 CVD 1171	Money Owed	District Court Pitt County	Pending
Branch Banking and Trust Company vs W. Brantley Twiford, Sr. and Sandra K. Twiford 09 SP 159	Foreclosure (161 Bayview Dr., 117/125 Etheride Rd, Lot 9 Driftwood)	Superior Court Dare County	Pending
GMAC Mortgage, LLC vs William Brantley Twiford, Sr. and Sandra Kay Twiford 09 SP 132	Foreclosure (284 Bayview Dr.)	Superior Court Dare County	Pending
Branch Banking and Trust Company vs Twiford, LLC, William B. Twiford and Sandra Twiford 09 SP 160	Foreclosure (Lot 5 Driftwood)	Superior Court Dare County	Pending
Branch Banking and Trust Company vs. William B. Twiford and Sandra K. Twiford 09 SP 157	Foreclosure (Lot 7 Driftwood)	Superior Court Dare County	Pending
Branch Banking and Trust Company vs Twiford, LLC, William B. Twiford and Sandra K. Twiford 09 SP 161	Foreclosure (Lot 8 Driftwood)	Superior Court Dare County	Pending
Branch Banking and Trust Company vs Twiford, LLC, William B. Twiford and Sandra K. Twiford 09 SP 158	Foreclosure (Lot 11 Driftwood)	Superior Court Dare County	Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Mt. Carmel Methodist Church Manns Harbor, NC	None	Various	\$1,000.00
Shiloh Methodist Church Stumpy Point, NC	None	Various	\$1,000.00

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Oliver & Friesen, PLLC 415 Broad St. P.O. Box 1548 New Bern, NC 28563	04/23/09	\$4,539.00 (which includes the \$1,039.00 filing fee) The Debtors executed a Promissory Note and Future AdvanceDT giving attorney liens on: 101, 116, 118, 119, and 120 Driftwood Court, Manteo, North Carolina, 977 Sir Walter Raleigh Street, Manteo, North Carolina, 821 Jackson Street, Manteo, North Carolina, and 0 Bayview Drive, Stumpy Point, North Carolina (Dare Co. PINs 024098000 and 024105001); 118, 119, and 120 Driftwood Court, Manteo, NC for attorney's fees for this Chapter 11 proceeding.
Hummingbird Credit Counseling	April 2009	\$39.00

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
Starco Realty & Construction, Inc. 817 HWY 64 Manteo, NC 27954	01/04/07	7 lots located on George Howe Street, Manteo, NC \$600,000.00
Timothy J. Williams Cynthia Williams 1012 West Main St. Elizabeth City, NC 27909	02/29/08	4508 Virgina Dare Trail, Kitty Hawk, NC \$430,000.00
Wysocking Wildlife Sanctuary, Inc. NCSR 1120 Manteo, NC 27954	09/26/08	27.49 acres located in Hyde County, NC \$165,000.00
John J. Moscato Mary Moscato 532 Roxie Reese Road Plymouth, NC 27962	04/15/09	Lot 24 located in Hyde County, NC \$37,000.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 220 Airport Road, Manteo, NC	NAME USED	DATES OF OCCUPANCY 1972 - 2005
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ocean Breeze, Inc.	██████6498	PO Box 355 Manteo, NC 27954	Real Estate Rentals	2001 - Present
Twiford Bayside, LLC	██████7459	PO Box 355 Manteo, NC 27954	Real Estate Investments	2005 - Present
Twiford, LLC	██████5923	PO Box 255 Manteo, NC 27954	Sand Pit	2001 - Present
Coastal Contractors of the OBX, Inc	██████8577	PO Box 1119 Manteo, NC 27954	Construction	2005 - Present
Beach Hair	██████9433	PO Box 355 Manteo, NC 27954	Hair & Tanning Salon	January 2007 - June 2007
First Colony Cottage, LLC		PO Box 355 Manteo, NC 27954	Real Estate Rental	December 2000 - Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Debra Zimmerman PO Box 31 Coinjock, NC 27923	July 2007 - Present

NAME AND ADDRESS
Bernard Robinson & Co.
Attn: Jean Riddle
1501 Highwoods Blvd.
Greensboro, NC 27410

DATES SERVICES RENDERED
2005 - 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
Debra Zimmerman PO Box 31
Coinjock, NC 27923

DATES SERVICES RENDERED
July 2007 - Present

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Debra Zimmerman	PO Box 31
	Coinjock, NC 27923
Bernard Robinson & Co.	Attn: Jean Riddle
	1501 Highwoods Blvd.
	Greensboro, NC 27410

Debtors

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
BB&T	Annually
Gateway	Annually
First South Bank	Annually
RBC Centura	Annually

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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.

Date April 30, 2009

Signature /s/ William Brantley Twiford, Sr.
William Brantley Twiford, Sr.
 Debtor

Date April 30, 2009

Signature /s/ Sandra Kay Twiford
Sandra Kay Twiford
 Joint Debtor

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

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

George Mason Oliver 26587	<input checked="" type="checkbox"/> /s/ George Mason Oliver	April 30, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
PO Box 1548		
New Bern, NC 28563		
252-633-1930		
gmo@oliverandfriesen.com		

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

William Brantley Twiford, Sr. Sandra Kay Twiford	<input checked="" type="checkbox"/> /s/ William Brantley Twiford, Sr.	April 30, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	<input checked="" type="checkbox"/> /s/ Sandra Kay Twiford	April 30, 2009
	Signature of Joint Debtor (if any)	Date

**United States Bankruptcy Court
Eastern District of North Carolina**

In re William Brantley Twiford, Sr.
Sandra Kay Twiford Debtor(s) Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: April 30, 2009 /s/ William Brantley Twiford, Sr.
William Brantley Twiford, Sr.
Signature of Debtor

Date: April 30, 2009 /s/ Sandra Kay Twiford
Sandra Kay Twiford
Signature of Debtor

WILLIAM BRANTLEY TWIFORD, SR.
PO BOX 355
MANTEO, NC 27954

SANDRA KAY TWIFORD
PO BOX 355
MANTEO, NC 27954

GEORGE MASON OLIVER
OLIVER AND FRIESEN, PLLC
PO BOX 1548
NEW BERN, NC 28563

SECRETARY OF TREASURY
ATTN: MANAGING AGENT
1500 PENNSYLVANIA AVE NW
WASHINGTON, DC 20220

BRANCH OF REORGANIZATION
ATTN: MANAGING AGENT
3475 LENOX RD NE#1000
ATLANTA, GA 30326

INTERNAL REVENUE SERVICE
PO BOX 21126
PHILADELPHIA, PA 19114

EMPLOYMENT SECURITY COM.
ATTN: MANAGING AGENT
PO BOX 25903
RALEIGH, NC 27611

NC DEPT OF REVENUE
ATTN: MANAGING AGENT
PO BOX 25000
RALEIGH, NC 27640

UNITED STATES ATTORNEY
310 NEW BERN AVENUE
FEDERAL BLDG SUITE 800
RALEIGH, NC 27601-1461

A-1 AUTO REPAIR
ATTN: MANAGER OR AGENT
2301 N CROATAN HWY
KILL DEVIL HILLS, NC 27948

AGCO
ATTN: MANAGER OR AGENT
PO BOX 9263
DES MOINES, IA 50306

BANK OF AMERICA
ATTN: MANAGER OR AGENT
PO BOX 37291
BALTIMORE, MD 21297-3291

RUBEN BARCENAS
903 BERNICE AVE.
MANTEO, NC 27954

BB&T
ATTN: MANAGER OR AGENT
PO BOX 580003
CHARLOTTE, NC 28258

BB&T
ATTN: MANAGER OR AGENT
PO BOX 580506
CHARLOTTE, NC 27258-0506

BB&T
ATTN: MANAGER OR AGENT
PO BOX 1255
WINSTON SALEM, NC 27102

CALFREE ENGINEERING
ATTN: MANAGER OR AGENT
3048 MARTINS POINT ROAD
KITTY HAWK, NC 27949-3816

CC OF THE OBX, LLC
ATTN: MANAGER OR AGENT
PO BOX 1119
MANTEO, NC 27954

CHASE CARD SERVICES
ATTN: MANAGER OR AGENT
PO BOX 15153
WILMINGTON, DE 19886-5153

CARL CLEVER
114 DRIFTWOOD COURT
MANTEO, NC 27954

WENDY COCKERHAM
117 ETHERIDGE ROAD, LOT #5
MANTEO, NC 27954

COOPERATIVE BANK
ATTN: MANAGER OR AGENT
4711 S. CROATAN HWY, STE 3
NAGS HEAD, NC 27959

DENNIS & AMALIA COWELL
117 ETHERIDGE RD, LOT #6
MANTEO, NC 27954

KELLY GAIL CREEF
977 SIR WALTER RALEIGH #4
MANTEO, NC 27954

DARE COUNTY TAX DEPT.
ATTN: MANAGER OR AGENT
PO BOX 1000
MANTEO, NC 27954

CAROLOS DELEON
121 DRIFTWOOD COURT
MANTEO, NC 27954

MARTHA M. RAMIREZ DIAZ
116 DRIFTWOOD COURT
MANTEO, NC 27954

ANNA DOMINQUEZ
117 ETHERIDGE ROAD, LOT #1
MANTEO, NC 27954

SATURNINO ESCALANTE
117 ETHERIDGE RD, LOT #8
MANTEO, NC 27954

ARLYN ESTHER
117 ETHERIDGE ROAD, LOT #3
MANTEO, NC 27954

FIRST COLONY COTTAGE, LLC
ATTN: MANAGER OR AGENT
PO BOX 355
MANTEO, NC 27954

FIRST SOUTH BANK
ATTN: MANAGER OR AGENT
1311 CAROLINA AVE.
WASHINGTON, NC 27889

GATEWAY BANK & TRUST, CO.
ATTN: MANAGER OR AGENT
PO BOX 1908
ELIZABETH CITY, NC 27906-1908

GATEWAY BANK & TRUST CO.
ATTN: MANAGER OR AGENT
PO BOX 3010
KITTY HAWK, NC 27949

GATEWAY BANK & TRUST, CO.
ATTN: MANAGER OR AGENT
PO BOX 1908
ELIZABETH CITY, NC 27906-1908

GMAC
ATTN: MANAGER OR AGENT
PO BOX 9001951
LOUISVILLE, KY 40290-1951

GMAC MORTGAGES, LLC
ATTN: MANAGER OR AGENT
PO BOX 9001719
LOUISVILLE, KY 40290-1719

E. CROUSE GRAY, JR.
ATTY FIRST SOUTH BANK
3120 N CROATAN HWY
KILL DEVIL HILLS, NC 27948

ELVIA HERNANDEZ
814 JACKSON STREET
MANTEO, NC 27954

HYDE CO. TAX DEPT.
ATTN: MANAGER OR AGENT
PO BOX 279
SWANQUARTER, NC 27885-0279

INDYMAC BANK
ATTN: MANAGER OR AGENT
PO BOX 78826
PHOENIX, AZ 85062-8826

INTERNAL REVENUE SERVICE
ATTN: INSOLVENCY I
320 FEDERAL PLACE
GREENSBORO, NC 27402

JOHN DEERE CREDIT
ATTN: MANAGER OR AGENT
PO BOX 6630
JOHNSTON, IA 50131

KELLAM & PETTIT
ATTY GMAC MORTGAGE
2701 COLTSGATE RD ST300
CHARLOTTE, NC 28211

MARTHA LUVZ
117 ETHERIDGE RD, LOT #2
MANTEO, NC 27954

MARISOL MARTINEZ
117 ETHERIDGE RD, LOT #10
MANTEO, NC 27954

LAURA F. MEADS
ATTY GATEWAY BANK
PO DRAWER 1027
KITTY HAWK, NC 27949

ABNER PEREZ MEJIA
120 DRIFTWOOD COURT, LOT #8
MANTEO, NC 27954

GERMAN MEJIA
117 ETHERIDGE RD, LOT #12
MANTEO, NC 27954

MICHAEL A. MYERS
ATTY BB&T
PO BOX 21029
WINSTON SALEM, NC 27120-1029

OCEAN BREEZE, INC.
ATTN: MANAGER OR AGENT
PO BOX 355
MANTEO, NC 27954

DAN OTTAVIO
404 S VIRGINIA DAR TRAIL
KILL DEVIL HILLS, NC 27948

JOSE OVEIDO
117 ETHERIDGE RD, LOT #9
MANTEO, NC 27954

NATIA S. PATTERSON
977 SIR WALTER RALEIGH, #1
MANTEO, NC 27954

TANITA PATTERSON
977 SIR WALTER RALEIGH, #3
MANTEO, NC 27954

JOSE MATA PEREZ
113 DRIFTWOOD COURT
MANTEO, NC 27954

RBC BANK
ATTN: MANAGER OR AGENT
PO BOX 1070
CHARLOTTE, NC 28201-1070

RBC BANK
ATTN: MANAGER OR AGENT
PO BOX 1220
ROCKY MOUNT, NC 27802

RBC CENTURA
ATTN: MANAGER OR AGENT
PO BOX 1070
CHARLOTTE, NC 28201-1070

SEAHORSE REALTY
ATTN: MANAGER OR AGENT
PO BOX 2410
KILL DEVIL HILLS, NC 27948

SECU
ATTN: MANAGER OR AGENT
PO BOX 1030
MANTEO, NC 27954

SOUTHERN BANK
ATTN: MANAGER OR AGENT
PO BOX 2037
KILL DEVIL HILLS, NC 27948

STUBBS & PERDUE, P.A.
ATTN: MANAGER OR AGENT
PO 1654
NEW BERN, NC 28562

MICHAEL TAYLOR
1989 COLINGTON ROAD
KILL DEVIL HILLS, NC 27948

MAGDALENO TORRES
117 ETHERIDGE RD, LOT #7
MANTEO, NC 27954

TWIFORD, LLC
ATTN: MANAGER OR AGENT
PO BOX 355
MANTEO, NC 27954

RUDY VASQUEZ
117 ETHERIDGE ROAD, LOT #4
MANTEO, NC 27954

VZIEL VELAZQUE
101 DRIFTWOOD COURT, LOT #1
MANTEO, NC 27954

WILCOHESS, LLC
C/O DANNY HARRINGTON, ESQ
PO BOX 1726
GREENVILLE, NC 27835

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

William Brantley Twiford, Sr.

In re **Sandra Kay Twiford**

Debtor(s)

Case Number: _____

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules 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																					
1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			Column A Debtor's Income	Column B Spouse's Income																
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 0.00	\$ 0.00																	
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of 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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 0.00	\$ 0.00																		
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																		
c.	Business income	Subtract Line b from Line a																			
4	<p>Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 17,995.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 17,995.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 17,995.00	\$ 0.00
		Debtor	Spouse																		
a.	Gross receipts	\$ 17,995.00	\$ 0.00																		
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																		
c.	Rent and other real property income	Subtract Line b from Line a																			
5	Interest, dividends, and royalties.		\$ 0.00	\$ 8.33																	
6	Pension and retirement income.		\$ 0.00	\$ 1,140.00																	
7	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>			\$ 0.00	\$ 0.00																
8	<p>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:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="text-align: right;">Debtor \$ 0.00</td> <td style="text-align: right;">Spouse \$ 0.00</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																			
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. 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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Social Security</td> <td style="text-align: right;">\$ 1,100.00</td> <td style="text-align: right;">\$ 675.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Social Security	\$ 1,100.00	\$ 675.00	b.		\$	\$	\$ 1,100.00	\$ 675.00				
		Debtor	Spouse																		
a.	Social Security	\$ 1,100.00	\$ 675.00																		
b.		\$	\$																		
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).		\$ 19,095.00	\$ 1,823.33																	

11	Total current monthly income. 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.	\$ 20,918.33
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Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>April 30, 2009</u>	Signature: <u>/s/ William Brantley Twiford, Sr.</u> William Brantley Twiford, Sr. (Debtor)
	Date: <u>April 30, 2009</u>	Signature <u>/s/ Sandra Kay Twiford</u> Sandra Kay Twiford (Joint Debtor, if any)