

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): Kuhns, Donald Lance	Name of Joint Debtor (Spouse) (Last, First, Middle): Kuhns, Laura Kurtz
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-7865	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4126
Street Address of Debtor (No. and Street, City, and State): 14 Briarwood Terrace Fairmont, WV <div style="text-align: right; font-size: small;">ZIP Code 26554</div>	Street Address of Joint Debtor (No. and Street, City, and State): 14 Briarwood Terrace Fairmont, WV <div style="text-align: right; font-size: small;">ZIP Code 26554</div>
County of Residence or of the Principal Place of Business: Marion	County of Residence or of the Principal Place of Business: Marion
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</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 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"/>	<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	100,001-500,000	OVER 500,000

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"/>	<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	\$1 billion to \$5 billion	More than \$5 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"/>	<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	\$1 billion to \$5 billion	More than \$5 billion

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Kuhns, Donald Lance Kuhns, Laura Kurtz</p>
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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: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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

Name of Debtor(s):
Kuhns, Donald Lance
Kuhns, Laura Kurtz

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Donald Lance Kuhns
 Signature of Debtor **Donald Lance Kuhns**

/s/ Laura Kurtz Kuhns
 Signature of Joint Debtor **Laura Kurtz Kuhns**

 Telephone Number (If not represented by attorney)

November 9, 2009
 Date

Signatures

Signature of a Foreign Representative

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

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

 Signature of Foreign Representative

 Printed Name of Foreign Representative

 Date

Signature of Attorney*

/s/ George Mason Oliver
 Signature of Attorney for Debtor(s)

George Mason Oliver 26587
 Printed Name of Attorney for Debtor(s)

Oliver and Friesen, PLLC
 Firm Name

PO Box 1548
New Bern, NC 28563

 Address

252-633-1930 Fax: 252-633-1950
 Telephone Number

November 9, 2009
 Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 Address

 Date

Signature of Debtor (Corporation/Partnership)

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

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

 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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

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

In re Donald Lance Kuhns
Laura Kurtz Kuhns

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/ Donald Lance Kuhns
Donald Lance Kuhns

Date: November 9, 2009

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

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

In re Donald Lance Kuhns
Laura Kurtz Kuhns

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/ Laura Kurtz Kuhns
 Laura Kurtz Kuhns

Date: November 9, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Eastern District of North Carolina

In re **Donald Lance Kuhns**
Laura Kurtz Kuhns

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>
Bald Head Association Attn: Manager or Agent PO Box 3030 Bald Head Island, NC 28461	Bald Head Association Attn: Manager or Agent PO Box 3030 Bald Head Island, NC 28461	Government Agency HOA Dues ???		234.00
Bank of America Attn: Manager or Agent PO Box 15019 Wilmington, DE 19886-5019	Bank of America Attn: Manager or Agent PO Box 15019 Wilmington, DE 19886-5019			6,822.00
Bank of America Attn: Manager or Agent POBox 15726 Wilmington, DE 19886-5726	Bank of America Attn: Manager or Agent POBox 15726 Wilmington, DE 19886-5726	Credit Card MBNA		11,918.00
Bank of America Attn: Manager or Agent PO Box 15726 Wilmington, DE 19886-5726	Bank of America Attn: Manager or Agent PO Box 15726 Wilmington, DE 19886-5726	Credit Card VISA		10,256.00
BB&T Attn: Manager or Agent 1453 Winchester Ave Martinsburg, WV 25402	BB&T Attn: Manager or Agent 1453 Winchester Ave Martinsburg, WV 25402	Credit Card VISA		8,327.00
Brunswick County revenue Dept. Attn: Manager or Agent PO Box 29 Bolivia, NC 28422-0029	Brunswick County revenue Dept. Attn: Manager or Agent PO Box 29 Bolivia, NC 28422-0029	Property Tax - 2009		10,843.00
CHASE Attn: Manager or Agent PO Box 15153 Wilmington, DE 19886-5153	CHASE Attn: Manager or Agent PO Box 15153 Wilmington, DE 19886-5153	Credit Card		7,607.00
CHASE Attn: Manager or Agent PO Box 15153 Wilmington, DE 19886-5153	CHASE Attn: Manager or Agent PO Box 15153 Wilmington, DE 19886-5153	Credit Card VISA		1,104.00

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

Donald Lance Kuhns

In re Laura Kurtz Kuhns

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>
Chase Home Finance Attn: Manager or Agent PO Box 78035 Phoenix, AZ 85062-8035	Chase Home Finance Attn: Manager or Agent PO Box 78035 Phoenix, AZ 85062-8035	Home Equity Loan Home Equity Loan 14 Briarwood Terrace Fairmont, WV 26554		40,000.00
Citi Choice Visa Attn: Manager or Agent PO Box 6248 Sioux Falls, SD 57117	Citi Choice Visa Attn: Manager or Agent PO Box 6248 Sioux Falls, SD 57117			15,882.00
GMAC c/o United Recovery Systems 5800 North Course Drive Houston, TX 77072	GMAC c/o United Recovery Systems 5800 North Course Drive Houston, TX 77072	Repossession Deficiency		3,887.00
Huntington National Bank c/o CCB Credit PO Box 272 Springfield, IL 62705-0272	Huntington National Bank c/o CCB Credit PO Box 272 Springfield, IL 62705-0272	Debit Card Over Draft-Closed Account-assigned to CCB Credit Services, Inc.		1,595.00
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	2006 Income Tax Cap Gain		45,000.00
Lowe's Attn: Manager or Agent PO Box 530914 Atlanta, GA 30353-0914	Lowe's Attn: Manager or Agent PO Box 530914 Atlanta, GA 30353-0914			1,500.00
Talbots Attn: Manager or Agent PO Box 740158 Cincinnati, OH 45274	Talbots Attn: Manager or Agent PO Box 740158 Cincinnati, OH 45274			1,072.00
Village of Bald Head Island Attn: Manager or Agent PO Box 3009 Southport, NC 28614	Village of Bald Head Island Attn: Manager or Agent PO Box 3009 Southport, NC 28614	2009 -Property Tax 8 Peppervine Trail BHI, NC 28614		10,000.00
Visa/Bank of America Attn: Manager or Agent PO Box 15019 Wilmington, DE 19886	Visa/Bank of America Attn: Manager or Agent PO Box 15019 Wilmington, DE 19886			13,678.00

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

Donald Lance Kuhns

In re **Laura Kurtz Kuhns**

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, **Donald Lance Kuhns** and **Laura Kurtz Kuhns**, 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 **November 9, 2009**

Signature **/s/ Donald Lance Kuhns**
Donald Lance Kuhns
Debtor

Date **November 9, 2009**

Signature **/s/ Laura Kurtz Kuhns**
Laura Kurtz Kuhns
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.

DONALD LANCE KUHN
14 BRIARWOOD TERRACE
FAIRMONT, WV 26554

LAURA KURTZ KUHN
14 BRIARWOOD TERRACE
FAIRMONT, WV 26554

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

BALD HEAD ASSOCIATION
ATTN: MANAGER OR AGENT
PO BOX 3030
BALD HEAD ISLAND, NC 28461

BALD HEAD ISLAND CLUB
ATTN: MANAGER OR AGENT
PO BOX 3030
BALD HEAD ISLAND, NC 28461

BANK OF AMERICA
ATTN: MANAGER OR AGENT
2375 N. GLENVILLE DRIVE, BLDG B
RICHARD, TX 75082

BANK OF AMERICA
ATTN: MANAGER OR AGENT
PO BOX 15726
WILMINGTON, DE 19886-5726

BANK OF AMERICA
ATTN: MANAGER OR AGENT
PO BOX 15726
WILMINGTON, DE 19886-5726

BANK OF AMERICA
ATTN: MANAGER OR AGENT
PO BOX 15019
WILMINGTON, DE 19886-5019

BB&T
ATTN: MANAGER OR AGENT
1453 WINCHESTER AVE
MARTINSBURG, WV 25402

BRUNSWICK COUNTY REVENUE DEPT.
ATTN: MANAGER OR AGENT
PO BOX 29
BOLIVIA, NC 28422-0029

CAROLINA FIRST BANK
ATTN: MANAGER OR AGENT
PO BOX 100201
COLUMBIA, SC 29202-3201

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

CHASE HOME FINANCE
ATTN: MANAGER OR AGENT
PO BOX 9001871
LOUISVILLE, KY 40290-1871

CHASE HOME FINANCE
ATTN: MANAGER OR AGENT
PO BOX 78035
PHOENIX, AZ 85062-8035

CHASE HOME MORTGAGE
ATTN: MANAGER OR AGENT
PO BOX 9001871
LOUISVILLE, KY 40290

CITI CHOICE VISA
ATTN: MANAGER OR AGENT
PO BOX 6248
SIOUX FALLS, SD 57117

GMAC
C/O UNITED RECOVERY SYSTEM
5800 NORTH COURSE DRIVE
HOUSTON, TX 77072

HUNTINGTON NATIONAL BANK C/O CREDIT
PO BOX 272
SPRINGFIELD, IL 62705-0272

COMMERCIAL CREDIT. BURUM
16106 CIVIC CENTER DRIVE
RANCHO CUCAMONGA, CA 91730

LOWES
ATTN: MANAGER OR AGENT
PO BOX 530914
ATLANTA, GA 30353-0914

MUSSELWHITE

NEWBRIDGE BANK
ATTN: MANAGER OR AGENT
PO BOX 867
LEXINGTON, NC 27293-0867

NEWBRIDGE BANK

TALBOTS
ATTN: MANAGER OR AGENT
PO BOX 740158
CINCINNATI, OH 45274

VILLAGE OF BALD HEAD ISLAND
ATTN: MANAGER OR AGENT
PO BOX 3009
SOUTHPORT, NC 28614

VISA/BANK OF AMERICA
ATTN: MANAGER OR AGENT
PO BOX 15019
WILMINGTON, DE 19886