

B1 (Official Form 1)(4/10)

**United States Bankruptcy Court**  
**Eastern District of North Carolina - Raleigh Division**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle):  Millard, Donald Earl	Name of Joint Debtor (Spouse) (Last, First, Middle):  Millard, Pamela Jernigan
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-4319	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-4860
Street Address of Debtor (No. and Street, City, and State):  411 Bennett Drive Selma, NC	Street Address of Joint Debtor (No. and Street, City, and State):  411 Bennett Drive Selma, NC
ZIP Code  27576	ZIP Code  27576
County of Residence or of the Principal Place of Business:  Johnston	County of Residence or of the Principal Place of Business:  Johnston
Mailing Address of Debtor (if different from street address):  P.O. Box 595 Selma, NC	Mailing Address of Joint Debtor (if different from street address):  P.O. Box 595 Selma, NC
ZIP Code  27576	ZIP Code  27576
Location of Principal Assets of Business Debtor (if different from street address above):	Various rental properties located in Johnston and Pender Counties

<b>Type of Debtor</b> (Form of Organization) (Check one box)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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"/> 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	<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"/> Partnership	<b>Tax-Exempt Entity</b> (Check box, if applicable)	<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
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (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.

<b>Filing Fee</b> (Check one box)	<b>Chapter 11 Debtors</b>
<input checked="" type="checkbox"/> Full Filing Fee attached	<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).
<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.	Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ).
<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.	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).

<b>Statistical/Administrative Information</b>										THIS SPACE IS FOR COURT USE ONLY
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
<b>Estimated Number of Creditors</b>										
<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000										
<b>Estimated Assets</b>										
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										
<b>Estimated Liabilities</b>										
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										

B1 (Official Form 1)(4/10)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Millard, Donald Earl Millard, Pamela Jernigan
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: See Attachment	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (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.		<b>Exhibit B</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).  <b>X</b> _____ Signature of Attorney for Debtor(s) (Date)
<b>Exhibit C</b>  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.		
<b>Exhibit D</b>  (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.		
<b>Information Regarding the Debtor - Venue</b>  (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 checked="" 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.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>  (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)).		

B1 (Official Form 1)(4/10)

**Voluntary Petition**

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

Name of Debtor(s):  
Millard, Donald Earl  
Millard, Pamela Jernigan**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

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

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

**X** /s/ Donald Earl Millard

Signature of Debtor Donald Earl Millard

**X** /s/ Pamela Jernigan Millard

Signature of Joint Debtor Pamela Jernigan Millard

Telephone Number (If not represented by attorney)

July 8, 2010

Date

**Signature of Attorney\*****X** /s/ Trawick H. Stubbs, Jr.

Signature of Attorney for Debtor(s)

Trawick H. Stubbs, Jr. 4221

Printed Name of Attorney for Debtor(s)

Stubbs & Perdue, P.A.

Firm Name

PO Box 1654

New Bern, NC 28563

Address

252-633-2700

Telephone Number

July 8, 2010

Date

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

**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.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**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.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**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

**X**

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.*

In re      Donald Earl Millard,  
                  Pamela Jernigan Millard

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

Debtors

**FORM 1. VOLUNTARY PETITION**

**Pending Bankruptcy Cases Filed Attachment**

Name of Debtor / District

Deuce Investments, Inc.  
Eastern District of North Carolina

JDG Investments, Inc.  
Eastern District of North Carolina

Case No. / Relationship

10-01083-8-RDD  
50% owner of Deuce Investments Randy D. Doub

25% owner of JDG

Date Filed / Judge

02/12/10  
Randy D. Doub

07/08/10

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Eastern District of North Carolina - Raleigh Division**

In re Donald Earl Millard  
Pamela Jernigan Millard

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 14 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 seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Donald Earl Millard  
Donald Earl Millard

Date: July 8, 2010

Hummingbird Credit Counseling and Education, Inc.  
**CREDIT COUNSELING CERTIFICATION**

Certificate Number: 233219-G257344P-52

**donald millard**

I CERTIFY that on June 11, 2010, at 3:17 PM EDT, donald millard 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: June 11, 2010

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) (12/09)

**United States Bankruptcy Court**  
**Eastern District of North Carolina - Raleigh Division**

In re Donald Earl Millard  
Pamela Jernigan Millard

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 14 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 seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Pamela Jernigan Millard  
Pamela Jernigan Millard

Date: July 8, 2010

Hummingbird Credit Counseling and Education, Inc.  
CREDIT COUNSELING CERTIFICATION

Certificate Number: 233219-G257344P-52

**pamela millard**

I CERTIFY that on June 11, 2010, at 3:17 PM EDT, pamela millard 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: June 11, 2010

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 - Raleigh Division**

In re Donald Earl Millard  
 Pamela Jernigan Millard

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) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Capital Bank Attn: Manager or Agent PO Box 18949 Raleigh, NC 27619	Capital Bank Attn: Manager or Agent PO Box 18949 Raleigh, NC 27619	Lot 3 Majestic Oak, Hampstead		447,815.00 (300,000.00 secured)
KS Bank, Inc. Attn: Managing Agent 207 W Second Street Kenly, NC 27542	KS Bank, Inc. Attn: Managing Agent 207 W Second Street Kenly, NC 27542	1/2 interest in properties located at 106 Ava Gardner, Smithfield - value \$40,000 110 Ava Gardner, Smithfield - value \$40,000 114 Ava Gardner, Smit		268,193.00 (150,000.00 secured)
First Citizens Attn: Managing Agent PO Box 27131 Raleigh, NC 27611	First Citizens Attn: Managing Agent PO Box 27131 Raleigh, NC 27611	Office building and storage units located in Smithfield		958,256.00 (850,000.00 secured)
First Citizens Bank Attn: Managing Agent P.O. Box 29514 Raleigh, NC 27626-0514	First Citizens Bank Attn: Managing Agent P.O. Box 29514 Raleigh, NC 27626-0514	Residence 411 Bennett Drive, Selma, NC		185,214.00 (250,000.00 secured) (138,293.00 senior lien)
KS Bank, Inc. Attn: Managing Agent 207 W Second Street Kenly, NC 27542	KS Bank, Inc. Attn: Managing Agent 207 W Second Street Kenly, NC 27542	109 Piccadilly Court, Clayton		73,513.00 (55,000.00 secured)
Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	107 Piccadilly Court, Clayton		71,838.00 (55,000.00 secured)
Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	105 Piccadilly Court, Clayton		71,838.00 (55,000.00 secured)

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

In re Donald Earl Millard  
Pamela Jernigan Millard

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

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	103 Piccadilly Court, Clayton		71,838.00 (55,000.00 secured)
Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	Cenlar Attn: Managing Agent PO Box 11733 Newark, NJ 07101-4733	101 Piccadilly Court, Clayton		71,838.00 (55,000.00 secured)
KS Bank, Inc. Attn: Managing Agent 207 W Second Street Kenly, NC 27542	KS Bank, Inc. Attn: Managing Agent 207 W Second Street Kenly, NC 27542	1/2 interest in commercial building located on Guy Road, Clayton (fmv of Debtors' interest is \$400,000)		411,009.00 (400,000.00 secured)
BB&T ATTN: Jack R. Hayes PO Box 1847 Wilson, NC 27894-1847	BB&T ATTN: Jack R. Hayes PO Box 1847 Wilson, NC 27894-1847	103 Mayfair Court, Clayton - value \$50,000 107 Mayfair Court, Clayton - value \$50,000 109 Mayfair Court, Clayton - value \$50,000		158,415.00 (150,000.00 secured)
State Employees Credit Union Attn: Managing Agent 3101 Wake Forest Road Raleigh, NC 27609-7845	State Employees Credit Union Attn: Managing Agent 3101 Wake Forest Road Raleigh, NC 27609-7845	1363 Rains Crossroads, Selma		50,540.00 (45,000.00 secured)
Weston Woods HOA c/o Kornerstone Mgmt 130 Commerce Pkwy Ste 111 Garner, NC 27529	Weston Woods HOA c/o Kornerstone Mgmt 130 Commerce Pkwy Ste 111 Garner, NC 27529			1,255.00
BB&T ATTN: Jack R. Hayes PO Box 1847 Wilson, NC 27894-1847	BB&T ATTN: Jack R. Hayes PO Box 1847 Wilson, NC 27894-1847	possible liability for personal guaranty of JDG Investments, Inc.	Contingent Unliquidated Disputed	Unknown
BB&T ATTN: Jack R. Hayes PO Box 1847 Wilson, NC 27894-1847	BB&T ATTN: Jack R. Hayes PO Box 1847 Wilson, NC 27894-1847	possible liability for personal guaranty of Deuce Investments, Inc.	Contingent Unliquidated Disputed	Unknown
Capital Bank Attn: Manager or Agent PO Box 18949 Raleigh, NC 27619	Capital Bank Attn: Manager or Agent PO Box 18949 Raleigh, NC 27619	possible liability for personal guaranty of JDG Investments, Inc.	Contingent Unliquidated Disputed	Unknown
Crescent State Bank Attn: Managing Agent PO Box 5809 Cary, NC 27512	Crescent State Bank Attn: Managing Agent PO Box 5809 Cary, NC 27512	possible liability for personal guaranty of JDG Investments, Inc.	Contingent Unliquidated Disputed	Unknown

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

In re Donald Earl Millard  
Pamela Jernigan Millard

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

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Crescent State Bank Attn: Managing Agent PO Box 5809 Cary, NC 27512	Crescent State Bank Attn: Managing Agent PO Box 5809 Cary, NC 27512	possible liability for personal guaranty of Deuce Investments, Inc.	Contingent Unliquidated Disputed	Unknown
Four Oaks Bank Attn: Managing Agent PO Box 309 Four Oaks, NC 27524	Four Oaks Bank Attn: Managing Agent PO Box 309 Four Oaks, NC 27524	possible liability for personal guaranty of JDG Investments, Inc.	Contingent Unliquidated Disputed	Unknown
KS Bank Attn: Managing Agent PO Box 661 Smithfield, NC 27577	KS Bank Attn: Managing Agent PO Box 661 Smithfield, NC 27577	possible liability for personal guaranty of JDG Investments, Inc.	Contingent Unliquidated Disputed	Unknown

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

We, Donald Earl Millard and Pamela Jernigan Millard, 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 July 8, 2010Signature /s/ Donald Earl Millard  
Donald Earl Millard  
DebtorDate July 8, 2010Signature /s/ Pamela Jernigan Millard  
Pamela Jernigan Millard  
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.

**United States Bankruptcy Court  
Eastern District of North Carolina - Raleigh Division**

In re Donald Earl Millard  
Pamela Jernigan Millard

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: July 8, 2010

/s/ Donald Earl Millard

Donald Earl Millard

Signature of Debtor

Date: July 8, 2010

/s/ Pamela Jernigan Millard

Pamela Jernigan Millard

Signature of Debtor

DONALD EARL MILLARD  
P.O. BOX 595  
SELMA, NC 27576

PAMELA JERNIGAN MILLARD  
P.O. BOX 595  
SELMA, NC 27576

TRAWICK H. STUBBS, JR.  
STUBBS & PERDUE, P.A.  
PO BOX 1654  
NEW BERN, NC 28563

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

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

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

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

INTERNAL REVENUE SERVICE  
PO BOX 21126  
PHILADELPHIA, PA 19114

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

JAMES ANGELL  
ATTY FOR BB&T  
PO BOX 12347  
RALEIGH, NC 27605

MELVIN D. AUTON  
LOT 1 NORTHWOODS SUBDIV  
SELMA, NC 27576

LINDSAY & SANDRA BADGETT  
658 HOOD FARM RD  
CLAYTON, NC 27520

MICHAEL BARNES  
106 ST JAMES CT  
CLAYTON, NC 27520

BB&T  
ATTN: JACK R. HAYES  
PO BOX 1847  
WILSON, NC 27894-1847

KHELIA & TRAVIS BRIDGES  
103 PICCADILLY  
CLAYTON, NC 27520

LENA BUTLER  
6-A N SUSSEX DR  
SMITHFIELD, NC 27577

CAPITAL BANK  
ATTN: MANAGER OR AGENT  
PO BOX 18949  
RALEIGH, NC 27619

CENLAR  
ATTN: MANAGING AGENT  
PO BOX 11733  
NEWARK, NJ 07101-4733

CRESCENT STATE BANK  
ATTN: MANAGING AGENT  
PO BOX 5809  
CARY, NC 27512

DEUCE INVESTMENTS, INC.  
P.O. BOX 595  
SELMA, NC 27576

HERMAN EASON  
203 BARBOUR ROAD  
SMITHFIELD, NC 27577

WANDA EVANS  
212 MAYFAIR CT  
CLAYTON, NC 27520

DENISE FINCH  
208 MAYFAIR CT  
CLAYTON, NC 27520

FIRST CITIZENS  
ATTN: MANAGING AGENT  
PO BOX 27131  
RALEIGH, NC 27611

FIRST CITIZENS BANK  
ATTN: MANAGING AGENT  
P.O. BOX 29514  
RALEIGH, NC 27626-0514

FOUR OAKS BANK  
ATTN: MANAGING AGENT  
PO BOX 309  
FOUR OAKS, NC 27524

FOUR OAKS BANK & TRUST  
ATTN: MANAGING AGENT  
6144 US HWY 301 SOUTH  
FOUR OAKS, NC 27524

RONALD GROOMS  
102 ST JAMES CT  
CLAYTON, NC 27520

JASON HENDREN  
ATTY FOR JDG  
4600 MARRIOTT DR STE 150  
RALEIGH, NC 27612

SANDRICA HILL  
109 PICCADILLY  
CLAYTON, NC 27520

JOHN HULTMARK &  
DEBORAH LUPER  
107 MAYFAIR CT  
CLAYTON, NC 27520

MICHELLE JACKSON  
720 EAST STREET  
SMITHFIELD, NC 27577

JDG INVESTMENTS, INC.  
P.O. BOX 595  
SELMA, NC 27576

JENNY RAWLS JENKINS  
101 PICCADILLY  
CLAYTON, NC 27520

EARL JOHNSON  
120 W WADDELL ST  
SELMA, NC 27576

JESSE LEE JONES  
202 ST JAMES CT  
CLAYTON, NC 27520

JOHN E JORDAN, JR &  
AMEN-MENT GUN SHOP INC  
4 AVON COURT  
SMITHFIELD, NC 27577

LENWOOD JOYNER  
309 GREEN ST  
SELMA, NC 27576

LEROY & ROSLYN KETTER  
1502 CHICOPEE RD  
BENSON, NC 27504

RODNEY KING &  
MONICA FOYE  
210 MAYFAIR CT  
CLAYTON, NC 27520

ROBERT & CAROLYN KNISLEY  
601 W WALNUT ST  
SELMA, NC 27576

KS BANK  
ATTN: MANAGING AGENT  
PO BOX 661  
SMITHFIELD, NC 27577

KS BANK, INC.  
ATTN: MANAGING AGENT  
207 W SECOND STREET  
KENLY, NC 27542

SKYLA LEE &  
DEBBIE MASSENGILL  
202 MAYFAIR CT  
CLAYTON, NC 27520

LISA LANGDON LEE  
203 S RODERICK DR  
SMITHFIELD, NC 27577

JAMES L MCMILLAN JR  
PO BOX 1069  
SELMA, NC 27576

MILBAR, INC.  
ATTN: MANAGING AGENT  
PO BOX 595  
SELMA, NC 27576

MILLARD & MILLARD, INC.  
ATTN: MANAGING AGENT  
PO BOX 595  
SELMA, NC 27576

LESBIA & JOSE MIRANDA  
1207 GASTON ST  
SMITHFIELD, NC 27577

DAWN MOLINARO  
101 WALNUT CREEK DR  
CLAYTON, NC 27520

JUAN GARCIA MORA &  
REYNA GUTIERREZ VILLASENOR  
1363 RAINS CROSSROADS  
SELMA, NC 27576

CHUCK & STEPHANIE MULLINS  
105 PICCADILLY CT  
CLAYTON, NC 27520

TONYA RAY  
210 ST JAMES CT  
CLAYTON, NC 27520

TAWANDA RICHARDSON  
6-B N SUSSEX DR  
SMITHFIELD, NC 27577

MICHELLE ROBERTSON  
108 GREEN PARK  
CLAYTON, NC 27520

ROBERT RUNNALLS &  
DINIELLE FUREGNO  
110 ST JAMES CT  
CLAYTON, NC 27520

S. T. WOOTEN CORPORATION  
ATTN: MANAGING AGENT  
P.O. BOX 2408  
WILSON, NC 27894-2408

JAMES A. SANDERS  
701 S POLLOCK ST  
SELMA, NC 27576

SCHERIE SNEED  
LOT 3 NORTHWOODS SUBDIV  
SELMA, NC 27576

STATE EMPLOYEES CREDIT UN  
ATTN: MANAGING AGENT  
3101 WAKE FOREST ROAD  
RALEIGH, NC 27609-7845

STATE OF NC  
ATTN: MANAGING AGENT  
3119 MAIL SERVICE CENTER  
RALEIGH, NC 27699-3119

SUNTRUST  
ATTN: MANAGING AGENT  
PO BOX 85526  
RICHMOND, VA 23285

SUNTRUST BANK  
ATTN: MANAGER OR AGENT  
PO BOX 79041  
BALTIMORE, MD 21279-0041

US BANK  
ATTN: MANAGER OR AGENT  
1450 CHANNEL PARKWAY  
MARSHALL, MN 56258

KRISTINE WANUKOVICH  
204 MAYFAIR CT  
CLAYTON, NC 27520

STEPHANIE WATSON  
616 S MASSEY ST  
SELMA, NC 27576

WESTON WOODS HOA  
C/O KORNERSTONE MGMT  
130 COMMERCE PKWY STE 111  
GARNER, NC 27529

RITCHIE & JENNIFER WILLOUGHBY  
8870 FLOWER HILL ROAD  
MIDDLESEX, NC 27557