

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Eastern District of North Carolina - New Bern Division				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Stone, Harry Ronald			Name of Joint Debtor (Spouse) (Last, First, Middle): Stone, Mary Warren		
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-8683			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3117		
Street Address of Debtor (No. and Street, City, and State): 110 Taylors Creek Lane Beaufort, NC <div style="text-align: right;">ZIP Code 28516</div>			Street Address of Joint Debtor (No. and Street, City, and State): 110 Taylors Creek Lane Beaufort, NC <div style="text-align: right;">ZIP Code 28516</div>		
County of Residence or of the Principal Place of Business: Carteret			County of Residence or of the Principal Place of Business: Carteret		
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">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 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.	
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 \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). 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).		
Statistical/Administrative Information <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. Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div> Estimated Assets <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div> Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>					THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition

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

Name of Debtor(s):

Stone, Harry Ronald

Stone, Mary Warren

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:

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.)

☐ 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?

☐ 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):

Stone, Harry Ronald

Stone, Mary Warren

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/ Harry Ronald Stone
Signature of Debtor Harry Ronald Stone

X /s/ Mary Warren Stone
Signature of Joint Debtor Mary Warren Stone

Telephone Number (If not represented by attorney)

July 28, 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 28, 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.

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

United States Bankruptcy Court
Eastern District of North Carolina - New Bern Division

In re Harry Ronald Stone
 Mary Warren Stone

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/ Harry Ronald Stone
Harry Ronald Stone

Date: July 28, 2010

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

United States Bankruptcy Court
Eastern District of North Carolina - New Bern Division

In re Harry Ronald Stone
 Mary Warren Stone

Debtor(s)

Case No.
 Chapter

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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/ Mary Warren Stone

Mary Warren Stone

Date: July 28, 2010

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Eastern District of North Carolina - New Bern Division

In re Harry Ronald Stone
 Mary Warren Stone

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>
The Bank of Hampton Roads Attn: Managing Agent 112 Corporate Dr Elizabeth City, NC 27909	The Bank of Hampton Roads Attn: Managing Agent 112 Corporate Dr Elizabeth City, NC 27909	deficiency for guaranty of Bellaseara Villas debt		2,700,000.00
First Bank Attn: Manager or Agent PO Box 508 Troy, NC 27371-0508	First Bank Attn: Manager or Agent PO Box 508 Troy, NC 27371-0508	Guaranty for Needlerush Properties debt - deficiency		448,119.37
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			42,550.12
Bank of America Attn: Manager or Agent 900 W Trade St, 3rd Fl Charlotte, NC 28255	Bank of America Attn: Manager or Agent 900 W Trade St, 3rd Fl Charlotte, NC 28255			24,000.00
Carteret County Tax Attn: Manager or Agent PO Box 1070 Charlotte, NC 28201	Carteret County Tax Attn: Manager or Agent PO Box 1070 Charlotte, NC 28201			8,061.83
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			1,632.27
Bank of America Attn: Manager or Agent 900 W Trade St, 3rd Fl Charlotte, NC 28255	Bank of America Attn: Manager or Agent 900 W Trade St, 3rd Fl Charlotte, NC 28255	possible obligation - guaranty of Indian Beach Oceanside and Indian Beach Soundside debts		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 obligation - guaranty of Carteret Builders debts		Unknown
Johnny Edge 470 Happy Home Church Rd Nakina, NC 28455	Johnny Edge 470 Happy Home Church Rd Nakina, NC 28455	Possible liability for Sunset Harbor, LLC		Unknown

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

In re Harry Ronald Stone
Mary Warren Stone

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>
First Bank Attn: Manager or Agent PO Box 508 Troy, NC 27371-0508	First Bank Attn: Manager or Agent PO Box 508 Troy, NC 27371-0508	possible obligation - guaranty of Carteret Builders debt		Unknown
First Citizens Attn: Managing Agent PO Box 29514 Raleigh, NC 27626-0514	First Citizens Attn: Managing Agent PO Box 29514 Raleigh, NC 27626-0514	possible obligation - guaranty of Lumberton Professional Plaza debt		Unknown
First Farm Credit Attn: Managing Agent 2000 Jacobssen Dr Normal, IL 61761	First Farm Credit Attn: Managing Agent 2000 Jacobssen Dr Normal, IL 61761	possible obligation - guaranty of Stone Brothers Farm debt		Unknown
First Victoria Natl Bank Attn: Managing Agent 400 Mann Street Corpus Christi, TX 78401	First Victoria Natl Bank Attn: Managing Agent 400 Mann Street Corpus Christi, TX 78401	deficiency		Unknown
Plantation Federal Attn: Managing Agent 1012 38th Ave North Myrtle Beach, SC 29577	Plantation Federal Attn: Managing Agent 1012 38th Ave North Myrtle Beach, SC 29577	possible obligation - guaranty of Atlantic Coast Developers debt		Unknown
Regions Bank c/o James Sheedy, Atty 140 E Main St Ste 210 Rock Hill, SC 29730	Regions Bank c/o James Sheedy, Atty 140 E Main St Ste 210 Rock Hill, SC 29730	Guaranty of Second Coastal debt		Unknown
SunTrust Bank Attn: Managing Agent 25 Park Place 7th Floor Atlanta, GA 30303	SunTrust Bank Attn: Managing Agent 25 Park Place 7th Floor Atlanta, GA 30303	Judgment		1,332,766.23 (Unknown secured)
The Bank of Hampton Roads Attn: Managing Agent 112 Corporate Dr Elizabeth City, NC 27909	The Bank of Hampton Roads Attn: Managing Agent 112 Corporate Dr Elizabeth City, NC 27909	possible obligation - guaranty for Sunset Harbour debt		Unknown
Wells Fargo Bank c/o Scott Tyler, Atty 100 N Tryon St Floor 47 Charlotte, NC 28202-4003	Wells Fargo Bank c/o Scott Tyler, Atty 100 N Tryon St Floor 47 Charlotte, NC 28202-4003	Guaranty of S & O Builders, LLC		Unknown

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

In re Harry Ronald Stone
Mary Warren Stone

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, Harry Ronald Stone and Mary Warren Stone, 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 28, 2010

Signature /s/ Harry Ronald Stone
Harry Ronald Stone
Debtor

Date July 28, 2010

Signature /s/ Mary Warren Stone
Mary Warren Stone
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 - New Bern Division**

In re Harry Ronald Stone
Mary Warren Stone

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 28, 2010

/s/ Harry Ronald Stone

Harry Ronald Stone

Signature of Debtor

Date: July 28, 2010

/s/ Mary Warren Stone

Mary Warren Stone

Signature of Debtor

HARRY RONALD STONE
110 TAYLORS CREEK LANE
BEAUFORT, NC 28516

MARY WARREN STONE
110 TAYLORS CREEK LANE
BEAUFORT, NC 28516

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

THERESA L. ANNIE
1629 EASTOVER LANE
NORTH MYRTLE BEACH, SC 29582

BANK OF AMERICA
ATTN: MANAGER OR AGENT
900 W TRADE ST, 3RD FL
CHARLOTTE, NC 28255

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

BELLASERA VILLAS, INC.
ATTN: MANAGING AGENT
112 TAYLORS CREEK LANE
BEAUFORT, NC 28516

CALVERT R. BRYANT, JR.
PO BOX 2828
ATLANTIC BEACH, NC 28512-2828

DAN V. BUTLER
ATTY FOR BNK OF HAMPTON RD
PO BOX 336
MYRTLE BEACH, SC 29578

CARTERET COUNTY TAX
ATTN: MANAGER OR AGENT
PO BOX 1070
CHARLOTTE, NC 28201

JOHNNY EDGE
470 HAPPY HOME CHURCH RD
NAKINA, NC 28455

W. THOMAS FICKLING
512 55TH AVE N
NORTH MYRTLE BEACH, SC 29582

FIRST BANK
ATTN: MANAGER OR AGENT
PO BOX 508
TROY, NC 27371-0508

FIRST CITIZENS
ATTN: MANAGING AGENT
PO BOX 29514
RALEIGH, NC 27626-0514

FIRST FARM CREDIT
ATTN: MANAGING AGENT
2000 JACOBSEN DR
NORMAL, IL 61761

FIRST VICTORIA NATL BANK
ATTN: MANAGING AGENT
400 MANN STREET
CORPUS CHRISTI, TX 78401

GAIL M. HENDRICKSON
2809 SPRING FOREST RD
RALEIGH, NC 27616

KURT M. HENDRICKSON
2809 SPRING FOREST RD
RALEIGH, NC 27616

KIMBERLY E. MELK
ATTY FOR FIRST BANK
PO BOX 8088
GREENVILLE, NC 27835-8088

MICHAEL A. MYERS
ATTY FOR SUNTRUST
PO BOX 21029
WINSTON SALEM, NC 27120-1029

NEEDLERUSH PROPERTIES, LLC
ATTN: MANAGING AGENT
112 TAYLORS CREEK LANE
BEAUFORT, NC 28516

MALCOLM C. ODOM
1629 EASTOVER LANE
NORTH MYRTLE BEACH, SC 29582

PLANTATION FEDERAL
ATTN: MANAGING AGENT
1012 38TH AVE NORTH
MYRTLE BEACH, SC 29577

RBC CENTURA
ATTN: MANAGER OR AGENT
PO BOX 700
ROCKY MOUNT, NC 27802-0700

REGIONS BANK
C/O JAMES SHEEDY, ATTY
140 E MAIN ST STE 210
ROCK HILL, SC 29730

S & O BUILDERS, LLC
ATTN: MANAGING AGENT
112 TAYLORS CREEK LANE
BEAUFORT, NC 28516

SECOND COASTAL, LLC
ATTN: MANAGING AGENT
112 TAYLORS CREEK LANE
BEAUFORT, NC 28516

STONE BRYANT, LLC
ATTN: MANAGING AGENT
112 TAYLORS CREEK LANE
BEAUFORT, NC 28516

CAROL S. STONE
112 TAYLORS CREEK LANE
BEAUFORT, NC 28516

JERRY F. STONE
112 TAYLORS CREEK LANE
BEAUFORT, NC 28516

SUNTRUST BANK
ATTN: MANAGING AGENT
25 PARK PLACE 7TH FLOOR
ATLANTA, GA 30303

THE BANK OF HAMPTON ROADS
ATTN: MANAGING AGENT
112 CORPORATE DR
ELIZABETH CITY, NC 27909

WELLS FARGO BANK
C/O SCOTT TYLER, ATTY
100 N TRYON ST FLOOR 47
CHARLOTTE, NC 28202-4003