

B1 (Official Form 1)(1/08)

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Sprouse, Victoria Leigh</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Victoria L. Sprouse; AKA Vicki Sprouse</b>	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) <b>xxx-xx-9404</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>13130 Whisper Creek Drive Charlotte, NC</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>28277</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Mecklenburg</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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  <b>Tax-Exempt Entity</b> (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).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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  <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)  <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.	<b>Chapter 11 Debtors</b> 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).
--	--

**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"/> 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
--	--------------------------------	----------------------------------	----------------------------------	--------------------------------------	---------------------------------------	--	--	---	---------------------------------------

Estimated Assets

<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
--	--	---	---	---	---	--	---	---	--

Estimated Liabilities

<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
--	--	---	---	---	---	--	---	---	--

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Sprouse, Victoria Leigh</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>		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: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</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.		(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).  <input checked="" type="checkbox"/> _____ 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 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 type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<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)).			

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

Name of Debtor(s):  
**Sprouse, Victoria Leigh**

**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/ Victoria Leigh Sprouse  
Signature of Debtor **Victoria Leigh Sprouse**  
**X** \_\_\_\_\_  
Signature of Joint Debtor  
\_\_\_\_\_  
Telephone Number (If not represented by attorney)  
March 16, 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.  
**X** \_\_\_\_\_  
Signature of Foreign Representative  
\_\_\_\_\_  
Printed Name of Foreign Representative  
\_\_\_\_\_  
Date

**Signature of Attorney\***  
**X** /s/ Rayford K. Adams III  
Signature of Attorney for Debtor(s)  
Rayford K. Adams III 8622  
Printed Name of Attorney for Debtor(s)  
Higgins Benjamin Eagles & Adams, PLLC  
Firm Name  
Post Office Box 20570  
Greensboro, NC 27420-0570  
\_\_\_\_\_  
Address  
336-273-1600 Fax: 336-274-4650  
Telephone Number  
March 16, 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  
**X** \_\_\_\_\_  
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.  
**X** \_\_\_\_\_  
Signature of Authorized Individual  
\_\_\_\_\_  
Printed Name of Authorized Individual  
\_\_\_\_\_  
Title of Authorized Individual  
\_\_\_\_\_  
Date

\_\_\_\_\_  
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  
Middle District of North Carolina**

In re Victoria Leigh Sprouse

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.**

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.]*

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

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/ Victoria Leigh Sprouse        
Victoria Leigh Sprouse

Date:       March 16, 2009

Hummingbird Credit Counseling and Education, Inc.

## CREDIT COUNSELING CERTIFICATION

Certificate Number: 147425-D163583V-46

### Victoria Sprouse

I CERTIFY that on March 11, 2009, at 9:13 PM EDT, Victoria Sprouse 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, Middle 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: March 11, 2009

Title: Executive Director of Education



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

B4 (Official Form 4) (12/07)

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

In re Victoria Leigh Sprouse

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>
<b>Albemarle County Dept of Finance 401 McIntire Road Charlottesville, VA 22902-4596</b>	<b>Albemarle County Dept of Finance 401 McIntire Road Charlottesville, VA 22902-4596</b>	<b>Property tax</b>		<b>6,618.60</b>
<b>Bank of America - Bankruptcy PO Box 15137 Wilmington, DE 19850</b>	<b>Bank of America - Bankruptcy PO Box 15137 Wilmington, DE 19850</b>	<b>Credit card</b>		<b>15,733.77</b>
<b>Bank of America - Bankruptcy PO Box 15137 Wilmington, DE 19850</b>	<b>Bank of America - Bankruptcy PO Box 15137 Wilmington, DE 19850</b>	<b>Credit card</b>		<b>8,834.74</b>
<b>Brunswick County Tax Collector 75 Stamp Act Drive NE Bolivia, NC 28422</b>	<b>Brunswick County Tax Collector 75 Stamp Act Drive NE Bolivia, NC 28422</b>	<b>2008 Property taxes</b>		<b>4,922.41</b>
<b>Carroll at Belle Grove Homeowners' Assoc 4500 Cameron Valley Pkwy Suite 350 Charlotte, NC 28211</b>	<b>Carroll at Belle Grove Homeowners' Assoc 4500 Cameron Valley Pkwy Suite 350 Charlotte, NC 28211</b>	<b>HOA dues</b>		<b>6,594.60</b>
<b>Great Eastern Resorts/Massanutten PO Box 1227 Harrisonburg, VA 22803</b>	<b>Great Eastern Resorts/Massanutten PO Box 1227 Harrisonburg, VA 22803</b>	<b>2007 common expense charge</b>		<b>410.00</b>
<b>Marlin Leasing P O Box 13604 Philadelphia, PA 19101</b>	<b>Marlin Leasing P O Box 13604 Philadelphia, PA 19101</b>	<b>Guaranty of copier lease</b>	<b>Contingent Unliquidated</b>	<b>6,000.00</b>
<b>Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247</b>	<b>Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247</b>	<b>Property taxes</b>		<b>4,562.93</b>
<b>Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247</b>	<b>Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247</b>	<b>Personal property tax on vehicle</b>		<b>523.22</b>

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

In re Victoria Leigh Sprouse

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>
Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247	Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247	Property taxes		28,201.73
Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247	Mecklenburg County Tax Collector P O Box 32247 Charlotte, NC 28232-2247	State and local tax levy		19,721.14
Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773	Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773	Student loan		49,435.28
Shumaker, Loop & Kendrick 128 Tryon Street, Suite 1800 Charlotte, NC 28202	Shumaker, Loop & Kendrick 128 Tryon Street, Suite 1800 Charlotte, NC 28202	Attorneys' fees for representation in civil case.		169,001.35
Shumaker, Loop & Kendrick 128 Tryon Street, Suite 1800 Charlotte, NC 28202	Shumaker, Loop & Kendrick 128 Tryon Street, Suite 1800 Charlotte, NC 28202	Attorneys' fees for representation in criminal case		7,931.65
SouthStar Funding, LLC c/o Henry W. Pettigrew, Trustee Pettigrew & Associates, P.C. PO Box 4030 Decatur, GA 30031	SouthStar Funding, LLC c/o Henry W. Pettigrew, Trustee Pettigrew & Associates, P.C. Decatur, GA 30031	Settlement amount with bankruptcy trustee of judgment entered in civil case no. 3:05-CV-00253 (USDC WDNC)		535,000.00
The Town of Holden Beach Tax Collector 110 Rothschild St. Supply, NC 28462	The Town of Holden Beach Tax Collector 110 Rothschild St. Supply, NC 28462	2008 Town property taxes		1,524.92
Union County Tax Collector Courthouse Box 38 Monroe, NC 28110	Union County Tax Collector Courthouse Box 38 Monroe, NC 28110	2007/2008 property taxes		11,324.15
United States of America c/o William A. Brafford Assistant US Attorney 227 West Trade Street, #1650 Carillon Charlotte, NC 28202	United States of America c/o William A. Brafford Assistant US Attorney Charlotte, NC 28202	Unliquidated criminal restitution asserted in criminal case # 3:07CR211-R (USDC WDNC)	Contingent Unliquidated Disputed	Unknown
Wachovia Bank PO Box 563966 Charlotte, NC 28256	Wachovia Bank PO Box 563966 Charlotte, NC 28256	Promissory note		75,432.41
Wachovia Bank, N.A. FIA Card Services P O Box 15026 Wilmington, DE 19850-5026	Wachovia Bank, N.A. FIA Card Services P O Box 15026 Wilmington, DE 19850-5026	Credit card		46,159.60



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

In re **Victoria Leigh Sprouse**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(Continuation Sheet)

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

I, **Victoria Leigh Sprouse**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **March 16, 2009**

Signature **/s/ Victoria Leigh Sprouse**

**Victoria Leigh Sprouse**

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.

Albemarle County Dept of Finance  
401 McIntire Road  
Charlottesville, VA 22902-4596

America's Servicing Company  
P O Box 10388  
Des Moines, IA 50306-0388

Bank of America - Bankruptcy  
PO Box 15137  
Wilmington, DE 19850

Branch Banking & Trust  
NEED ADDRESS

Brunswick County Tax Collector  
75 Stamp Act Drive NE  
Bolivia, NC 28422

Carroll at Belle Grove Homeowners' Assoc  
4500 Cameron Valley Pkwy  
Suite 350  
Charlotte, NC 28211

Debra Hightower  
113 Turkey Hunt Ct.  
Waxhaw, NC 28173

Employment Security Commission  
P. O. Box 26504  
Raleigh, NC 27611

Fifth Third Bank  
P. O. Box 630778  
Cincinnati, OH 45263

First Citizens Bank  
PO Box 27131  
Raleigh, NC 27611-7131

G. Robert Turner, III  
Horack Talley  
2600 One Wachovia Center  
301 South College Street  
Charlotte, NC 28202-6038

Great Eastern Resorts/Massanutten  
PO Box 1227  
Harrisonburg, VA 22803

Henderson Properties  
919 Norland Road  
Charlotte, NC 28205

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

J. Michael Lamberth  
Lamberth, Cifelli, Stokes, Ellis & Nason  
3343 Peachtree Rd, NE  
East Tower, Suite 550  
Atlanta, GA 30326

Marilyn E. Sprouse  
693 Queens Point Dr.  
Locust Hill, VA 23092

Marlin Leasing  
P O Box 13604  
Philadelphia, PA 19101

Mecklenburg County Tax Collector  
P O Box 32247  
Charlotte, NC 28232-2247

Moses Moreira  
10704 Winterbourne Ct.  
Charlotte, NC 28270

North Carolina Department of Revenue  
Attn: Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27602-1168

Richard G. Sowerby  
Department of Transportation  
1505 Mail Service Center  
Raleigh, NC 27699-1505

Sallie Mae  
P.O. Box 9500  
Wilkes Barre, PA 18773

Shumaker, Loop & Kendrick  
128 Tryon Street, Suite 1800  
Charlotte, NC 28202

SouthStar Funding, LLC  
c/o Henry W. Pettigrew, Trustee  
Pettigrew & Associates, P.C.  
PO Box 4030  
Decatur, GA 30031

Specialized Loan Servicing LLC  
8742 Lucent Blvd  
Suite 300  
Highlands Ranch, CO 80129

SunTrust Bank  
PO Box 305053  
Nashville, TN 23224

SunTrust Bank  
PO Box 79282  
Baltimore, MD 21279-0282

SunTrust Bank  
MC: GA-Atlanta 5099  
P O Box 4418  
Atlanta, GA 30302-4418

Tammy Agee  
106 Oliver Lane  
Ruckersville, VA 22968

The Town of Holden Beach  
Tax Collector  
110 Rothschild St.  
Supply, NC 28462

Town of Weddington  
1924 Weddington Rd.  
Weddington, NC 28104-7389

Union County Tax Collector  
Courthouse Box 38  
Monroe, NC 28110

United States of America  
c/o William A. Brafford  
Assistant US Attorney  
227 West Trade Street, #1650 Carillon  
Charlotte, NC 28202

US Bank  
P O Box 2188  
Oshkosh, WI 54903-2188

Victoria L. Sprouse, PA  
3125 Springbank Lane  
Charlotte, NC 28226

Wachovia Bank  
PO Box 563966  
Charlotte, NC 28256

Wachovia Bank, N.A.  
FIA Card Services  
P O Box 15026  
Wilmington, DE 19850-5026

Washtenaw Mortgage Company  
3767 Ranchero Drive  
Ann Arbor, MI 48108