

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA**

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

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

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

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

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

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

In re Michael Rodney Bumgarner Debtor(s) Case No. _____ Chapter 11

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

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Michael Rodney Bumgarner
Printed Name(s) of Debtor(s)

X /s/ Michael Rodney Bumgarner Signature of Debtor
July 17, 2010 Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B1 (Official Form 1)(4/10)

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bumgarner, Michael Rodney	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):	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-5319	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): 3053 Startown Road Newton, NC ZIP Code 28658	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: Catawba	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): PO Box 2286 Hickory, NC ZIP Code 28603	Mailing Address of Joint Debtor (if different from street address): ZIP Code

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.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (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).
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Statistical/Administrative Information

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

Estimated Number of Creditors

<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" 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
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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
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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
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THIS SPACE IS FOR COURT USE ONLY

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

Name of Debtor(s):
Bumgarner, Michael Rodney

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/ Michael Rodney Bumgarner
Signature of Debtor **Michael Rodney Bumgarner**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 17, 2010
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/ Jimmy R. Summerlin, Jr.
Signature of Attorney for Debtor(s)

Jimmy R. Summerlin, Jr. NC Bar 31819
Printed Name of Attorney for Debtor(s)

Young, Morphis, Bach & Taylor, LLP
Firm Name

P.O. Drawer 2428
400 Second Ave., NW
Hickory, NC 28603

Address

(828) 322-4663 Fax: (828) 322-2023
Telephone Number

July 17, 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 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

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:

Date

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
Western District of North Carolina**

In re Michael Rodney Bumgarner

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/ Michael Rodney Bumgarner
Michael Rodney Bumgarner

Date: July 17, 2010

Hummingbird Credit Counseling and Education, Inc.

CREDIT COUNSELING CERTIFICATION

Certificate Number: 239347-H264001Q-29

michael bumgarner

I CERTIFY that on July 15, 2010, at 4:18 PM EDT, michael bumgarner 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, Western 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: July 15, 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
Western District of North Carolina**

In re Michael Rodney Bumgarner
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>
American Express P. O. Box 360001 Fort Lauderdale, FL 33336	American Express P. O. Box 360001 Fort Lauderdale, FL 33336	credit card		14,981.00
American Express P. O. Box 360001 Fort Lauderdale, FL 33336	American Express P. O. Box 360001 Fort Lauderdale, FL 33336	credit card		5,300.00
Asheville Saving Bank PO Box 652 Asheville, NC 28802	Asheville Saving Bank PO Box 652 Asheville, NC 28802	Property #48 840 Hwy 70SE Hickory, NC 28602		1,361,924.95 (600,000.00 secured) (53,370.00 senior lien)
Bank of America P.O. Box 15720 Wilmington, DE 19850	Bank of America P.O. Box 15720 Wilmington, DE 19850	credit card		10,600.00
Bank of America PO Box 15026 Wilmington, DE 19850	Bank of America PO Box 15026 Wilmington, DE 19850	credit card		13,400.00
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	Property # 11 136 3rd Av SE Hickory, NC 28602		38,535.17 (25,000.00 secured) (1,244.00 senior lien)
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	Property 3 958-962 Hwy 70 SE Hickory, NC 28602 value is debtor's estimate		651,522.04 (300,000.00 secured) (32,025.19 senior lien)
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	Property #6 366 ABCD 17th Ave NE Hickory, NC 28601		335,363.38 (163,250.00 secured) (14,013.07 senior lien)
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	Property #21 930 Hwy 70 SE Hickory, NC 28602		238,347.90 (250,000.00 secured) (163,933.60 senior lien)

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

In re **Michael Rodney Bumgarner**

Case No. _____

Debtor(s) _____

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	personal loan	Disputed	54,872.00
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	Property #21 930 Hwy 70 SE Hickory, NC 28602		48,516.62 (250,000.00 secured) (402,281.50 senior lien)
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	Property #18 498 14th Ave NE Hickory, NC 28601		109,622.70 (68,200.00 secured) (6,312.00 senior lien)
Bank of Granite PO Box 578 Hickory, NC 28603	Bank of Granite PO Box 578 Hickory, NC 28603	Property #20 450-452 13th Ave NE Hickory, NC 28601		79,572.04 (60,000.00 secured) (2,901.00 senior lien)
Citibank PO Box 6500 Sioux Falls, SD 57117	Citibank PO Box 6500 Sioux Falls, SD 57117	credit card		15,665.00
CommunityOne Bank PO Box 1328 Asheboro, NC 27204	CommunityOne Bank PO Box 1328 Asheboro, NC 27204	personal loan		15,350.00
CommunityOne Bank PO Box 1328 Asheboro, NC 27204	CommunityOne Bank PO Box 1328 Asheboro, NC 27204	loan		48,116.34
FIA Card Services PO Box 15028 Wilmington, DE 19850	FIA Card Services PO Box 15028 Wilmington, DE 19850	credit card		6,083.00
Home Depot Card Services P.O. Box 689100 Des Moines, IA 50368	Home Depot Card Services P.O. Box 689100 Des Moines, IA 50368	credit card		4,605.00
Leaf Funding, Inc. PO Box 644006 Cincinnati, OH 45264	Leaf Funding, Inc. PO Box 644006 Cincinnati, OH 45264	Missouri judgment		24,111.29
Members Credit Union PO Box 5297 Winston Salem, NC 27113	Members Credit Union PO Box 5297 Winston Salem, NC 27113	credit card		9,997.41

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

In re **Michael Rodney Bumgarner**

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, **Michael Rodney Bumgarner**, 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 **July 17, 2010**

Signature **/s/ Michael Rodney Bumgarner**

Michael Rodney Bumgarner

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.

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

In re Michael Rodney Bumgarner, Debtor Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. _____ American Home Mortgage PO Box 619063 Dallas, TX 75261	J	First Mortgage Property #47 Personal Residence 3053 Startown Road Newton, NC 28658						420,967.00	0.00
Value \$		650,000.00							
Account No. xxxxxxxx6-101 Asheville Saving Bank PO Box 652 Asheville, NC 28802	X J	First Mortgage Property #48 840 Hwy 70SE Hickory, NC 28602						1,361,924.95	815,294.95
Value \$		600,000.00							
Account No. xx9696 Bank of Granite PO Box 578 Hickory, NC 28603	J	First Mortgage Property #1 3015 Startown Road Newton, NC 28658						48,109.65	0.00
Value \$		80,000.00							
Account No. xx8896 Bank of Granite PO Box 578 Hickory, NC 28603	J	First Mortgage Property #2 1022 19th St NE Hickory, NC 28601						7,627.87	0.00
Value \$		25,000.00							
Subtotal (Total of this page)								1,838,629.47	815,294.95

14 continuation sheets attached

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. xxx1663 Bank of Granite PO Box 578 Hickory, NC 28603	J	First Mortgage					651,522.04	383,547.23
		Property #3 958-962 Hwy 70 SE Hickory, NC 28602						
		Value \$ 300,000.00						
Account No. xxx4886 Bank of Granite PO Box 578 Hickory, NC 28603	J	First Mortgage ***also secured by Property 5***					94,049.40	0.00
		Property # 4 242 21st St SW Hickory, NC 28602						
		Value \$ 40,000.00						
Account No. xx0071 Bank of Granite PO Box 578 Hickory, NC 28603	J	First Mortgage					335,363.38	186,126.45
		Property #6 366 ABCD 17th Ave NE Hickory, NC 28601						
		Value \$ 163,250.00						
Account No. xx3018 Bank of Granite PO Box 578 Hickory, NC 28603	J	First Mortgage					18,286.62	0.00
		Property #7 630 7th St SW Hickory, NC 28603						
		Value \$ 30,000.00						
Account No. xx4955 Bank of Granite PO Box 578 Hickory, NC 28603	J	First Mortgage ***also secured by Properties 9 and 10***					55,987.48	0.00
		Property #8 397 14th Ave NE Hickory, NC 28601						
		Value \$ 25,000.00						
Subtotal							1,155,208.92	569,673.68
(Total of this page)								

Sheet **1** of **14** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. Bank of Granite PO Box 578 Hickory, NC 28603	J						
First Mortgage Property # 11 136 3rd Av SE Hickory, NC 28602							
						38,535.17	14,779.17
Account No. xx0330 Bank of Granite PO Box 578 Hickory, NC 28603	J						
First Mortgage Property #17 354 7th Av SW Hickory, NC 28602							
						3,641.15	0.00
Account No. xx5497 Bank of Granite PO Box 578 Hickory, NC 28603	J						
First Mortgage Property #18 498 14th Ave NE Hickory, NC 28601							
						109,622.70	47,734.70
Account No. xx1430 Bank of Granite PO Box 578 Hickory, NC 28603	J						
First Mortgage ***also secured by Property #44*** Property #19 510 27th St Dr NE Hickory, NC 28601							
						71,514.51	0.00
Account No. xx3446 Bank of Granite PO Box 578 Hickory, NC 28603	J						
First Mortgage Property #20 450-452 13th Ave NE Hickory, NC 28601							
						79,572.04	22,473.04
Subtotal						302,885.57	84,986.91
(Total of this page)							

Sheet 2 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner, Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx4260			Mortgage					
Bank of Granite PO Box 578 Hickory, NC 28603		J	Property #21 930 Hwy 70 SE Hickory, NC 28602					
			Value \$ 250,000.00				238,347.90	152,281.50
Account No. xxxxx0003			Mortgage					
Bank of Granite PO Box 578 Hickory, NC 28603		J	Property #21 930 Hwy 70 SE Hickory, NC 28602					
			Value \$ 250,000.00				48,516.62	48,516.62
Account No.			First Mortgage					
Bank of Granite PO Box 578 Hickory, NC 28603		X J	Property #22 4279 Hickory Blvd Granite Falls, NC 28630					
			Value \$ 175,000.00				100,041.57	0.00
Account No. xxxxx 0002			Mortgage - paid, not cancelled					
Bank of Granite PO Box 578 Hickory, NC 28603		J	Property #17 354 7th Av SW Hickory, NC 28602					
			Value \$ 35,000.00				0.00	0.00
Account No.			Ad valorem taxes					
Caldwell County Tax Collector P.O. Box 2200 Lenoir, NC 28645		X J	Property #22 4279 Hickory Blvd Granite Falls, NC 28630					
			Value \$ 175,000.00				4,132.12	0.00
Subtotal							391,038.21	200,798.12
(Total of this page)								

Sheet **3** of **14** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	J		Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658			Property #1 3015 Startown Road Newton, NC 28658					
			Value \$ 80,000.00				1,708.00	0.00
Account No.	J		Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658			Property #2 1022 19th St NE Hickory, NC 28601					
			Value \$ 25,000.00				1,549.00	0.00
Account No.	J		Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658			Property #3 958-962 Hwy 70 SE Hickory, NC 28602					
			Value \$ 300,000.00				32,025.19	0.00
Account No.	J		Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658			Property # 4 242 21st St SW Hickory, NC 28602					
			Value \$ 40,000.00				2,209.00	0.00
Account No.	J		Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658			Property # 5 2519 Marble St Newton, NC 28658					
			Value \$ 60,000.00				1,421.00	0.00
Subtotal							38,912.19	0.00
(Total of this page)								

Sheet **4** of **14** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	163,250.00		14,013.07	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	30,000.00		1,579.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	25,000.00		2,296.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		-					
			Value \$	37,600.00		3,517.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	15,000.00		473.00	0.00
Subtotal (Total of this page)						21,878.07	0.00

Sheet 5 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	25,000.00			1,244.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	25,000.00			1,079.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	20,000.00			786.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	35,000.00			2,243.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	25,000.00			912.00	0.00
Subtotal						6,264.00	0.00
(Total of this page)							

Sheet 6 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	27,000.00			1,766.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	35,000.00			2,375.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	68,200.00			6,312.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	90,000.00			2,293.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	60,000.00			2,901.00	0.00
Subtotal						15,647.00	0.00
(Total of this page)							

Sheet 7 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	250,000.00		14,626.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	75,000.00		1,741.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	20,000.00		1,237.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	20,000.00		1,139.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	20,000.00		1,589.00	0.00
Subtotal						20,332.00	0.00
(Total of this page)							

Sheet **8** of **14** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	32,000.00			2,893.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	35,000.00			1,706.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	30,000.00			2,661.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	40,000.00			2,209.00	0.00
Account No.	J	Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658							
		Value \$	25,000.00			1,668.00	0.00
Subtotal						11,137.00	0.00
(Total of this page)							

Sheet 9 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	20,000.00		751.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	20,000.00		2,028.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	25,000.00		1,541.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	83,000.00		4,705.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Value \$	10,000.00		1,541.00	0.00
Subtotal (Total of this page)						10,566.00	0.00

Sheet 10 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J	Property #23 703 7th Ave SW Hickory, NC 28602					
			Value \$ 30,000.00				1,379.00	0.00
Account No.			Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J	Property #39 1016 19th St NE Hickory, NC 28601					
			Value \$ 25,000.00				196.00	0.00
Account No.			Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		X J	Property # 40 1/3 interest Lot on Hwy 70 SE Hickory, NC 28602					
			Value \$ 7,000.00				136.00	0.00
Account No.			Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J	Property #41 Vacant Lot 129 10th Ave SE Hickory, NC 28602					
			Value \$ 2,500.00				166.00	0.00
Account No.			Ad valorem taxes					
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J	Property #42 125 8th Ave Dr SE Hickory, NC 28602					
			Value \$ 7,500.00				256.00	0.00
Subtotal							2,133.00	0.00
(Total of this page)								

Sheet 11 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Ad valorem taxes				
			Property #43 2507 Marble St Newton, NC 28658				
			Value \$ 5,000.00			214.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Ad valorem taxes				
			Property #44 520 27th St Dr NE Hickory, NC 28601				
			Value \$ 10,000.00			256.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Ad valorem taxes				
			Property #45 3320 15th Ave SW Hickory, NC 28602				
			Value \$ 25,000.00			1,379.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Ad valorem taxes				
			Property # 46 1047 4th St Dr NE Hickory, NC 28601				
			Value \$ 60,000.00			2,078.00	0.00
Account No.							
Catawba County Tax Collector P.O. Box 368 Newton, NC 28658		J					
			Ad valorem taxes				
			Property #47 Personal Residence 3053 Startown Road Newton, NC 28658				
			Value \$ 650,000.00			2,308.00	0.00
Subtotal						6,235.00	0.00
(Total of this page)							

Sheet 12 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. Catawba County Tax Collector P.O. Box 368 Newton, NC 28658	X J	Ad valorem taxes Property #48 840 Hwy 70SE Hickory, NC 28602				53,370.00	0.00
		Value \$ 600,000.00					
Account No. Catawba County Tax Collector P.O. Box 368 Newton, NC 28658	J	Ad valorem taxes Property #49 Vacant property RA Adin Drive Newton, NC 28658 (part of residence)				414.00	0.00
		Value \$ 10,000.00					
Account No. xx1693 CommunityOne Bank PO Box 1328 Asheboro, NC 27204	J	First Mortgage ***also secured by Properties 25-35*** Property # 24 Vacant Lot off Hwy 70 SE Hickory, NC 28602				273,538.48	0.00
		Value \$ 75,000.00					
Account No. xx3819 CommunityOne Bank PO Box 1328 Asheboro, NC 27204	J	First Mortgage Property # 46 1047 4th St Dr NE Hickory, NC 28601				35,437.20	0.00
		Value \$ 60,000.00					
Account No. Federal Deposit Ins. Corp., Receiver New South Federal Savings Bank 1601 Bryan Street Dallas, TX 75201	J	6/18/2009 Mortgage - believed to be paid in full but not cancelled Property #36 1010-D Sandlin Pl Raleigh, NC 27603				0.00	0.00
		Value \$ 50,000.00					
Subtotal						362,759.68	0.00
(Total of this page)							

Sheet 13 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. Granite Falls Tax Office PO Drawer 10 Granite Falls, NC 28630	X J	Property #22 4279 Hickory Blvd Granite Falls, NC 28630					
Value \$		175,000.00				2,600.00	0.00
Account No. Members Credit Union PO Box 5297 Winston Salem, NC 27113	H	12/16/08 2004 BMW 325; 104,812k miles fair condition					
Value \$		10,000.00				13,118.00	3,118.00
Account No. SunTrust Bank PO Box 79079 Baltimore, MD 21279	J	First Mortgage Property #21 930 Hwy 70 SE Hickory, NC 28602					
Value \$		250,000.00				149,307.60	0.00
Account No. SunTrust Bank PO Box 79079 Baltimore, MD 21279	J	First Mortgage Property # 38 470 20th Ave NE Hickory, NC 28601					
Value \$		83,000.00				51,745.00	0.00
Account No. Wake County Tax Collector PO Box 2331 Raleigh, NC 27602	J	Ad valorem taxes Property #36 1010-D Sandlin Pl Raleigh, NC 27603					
Value \$		50,000.00				1,262.45	0.00
Subtotal (Total of this page)						218,033.05	3,118.00
Total (Report on Summary of Schedules)						4,401,659.16	1,673,871.66

Sheet 14 of 14 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Michael Rodney Bumgarner

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

Domestic support obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

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

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

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

Commitments to maintain the capital of an insured depository institution

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

Claims for death or personal injury while debtor was intoxicated

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

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re Michael Rodney Bumgarner, Debtor

Case No. _____

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

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Alejandr Aria 397 14th Ave NE Hickory, NC 28601			rental deposit				400.00	0.00
		-					400.00	400.00
Account No. Andre Vences 239 21st St SW NC 28062			rental deposit				200.00	0.00
		-					200.00	200.00
Account No. Betty Hewitt 703 7th Ave SW Hickory, NC 28602			rental deposit				550.00	0.00
		-					550.00	550.00
Account No. Bill Covington 118 7th St SW Hickory, NC 28602			rental deposit				275.00	0.00
		-					275.00	275.00
Account No. Carlos Soto 624 7th St SW Hickory, NC 28602			rental deposit				350.00	0.00
		-					350.00	350.00
Subtotal							1,775.00	0.00
(Total of this page)							1,775.00	1,775.00

Sheet 1 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re Michael Rodney Bumgarner, Debtor

Case No. _____

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

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. David Wilkes 324 14th Ave SW Hickory, NC 28602			rental deposit				350.00	0.00
		-					350.00	350.00
Account No. Deborah Coles 498C 14th Ave NE Hickory, NC 28601			rental deposit				395.00	0.00
		-					395.00	395.00
Account No. Elizabeth Teague 1022 19th Street NE Hickory, NC 28601			rental deposit				350.00	0.00
		-					350.00	350.00
Account No. Francisco Pina 450 13th St NE Hickory, NC 28601			rental deposit				450.00	0.00
		-					450.00	450.00
Account No. Ian Parker 3320 15th Ave SW Hickory, NC 28602			rental deposit				475.00	0.00
		-					475.00	475.00
Subtotal							2,020.00	0.00
(Total of this page)							2,020.00	2,020.00

Sheet 2 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re Michael Rodney Bumgarner, Debtor

Case No. _____

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

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Ignacio Sanchez 498C 14th Ave NE Hickory, NC 28601			rental deposit				395.00	0.00
		-					395.00	395.00
Account No. James Reynolds 3015 Startown Road Newton, NC 28658			rental deposit				800.00	0.00
		-					800.00	800.00
Account No. Jeremy Hammond 2519B Marble St Newton, NC 28658			rental deposit				350.00	0.00
		-					350.00	350.00
Account No. Jose Padilla 168 29th St PL SW Hickory, NC 28602			rental deposit				375.00	0.00
		-					375.00	375.00
Account No. Juan Carlos 452 13th St NE Hickory, NC 28601			rental deposit				450.00	0.00
		-					450.00	450.00
Subtotal							2,370.00	0.00
(Total of this page)							2,370.00	2,370.00

Sheet **3** of **8** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re Michael Rodney Bumgarner, Debtor

Case No. _____

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

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Lily Noe 977 C Ave Se Hickory, NC 28602			rental deposit				350.00	0.00
		-					350.00	350.00
Account No. Long Lin 2519A Marble Street Newton, NC 28658			rental deposit				350.00	0.00
		-					350.00	350.00
Account No. Marie Primm 630 7th St SW Hickory, NC 28602			rental deposit				410.00	0.00
		-					410.00	410.00
Account No. Matino Velaquez & Sharon Murphy 710 2nd Ave SW Hickory, NC 28602			rental deposit				600.00	0.00
		-					600.00	600.00
Account No. Michael Lone 702 2nd Ave SW Hickory, NC 28602			rental deposit				350.00	0.00
		-					350.00	350.00
Subtotal							2,060.00	0.00
(Total of this page)							2,060.00	2,060.00

Sheet 4 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re Michael Rodney Bumgarner,
Debtor

Case No. _____

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

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Mickey Pittman 1047 4th St Dr NE Hickory, NC 28601			rental deposit				450.00	0.00
		-					450.00	450.00
Account No. Penny White 354 7th Ave SW Hickory, NC 28602			rental deposit				400.00	0.00
		-					400.00	400.00
Account No. Rick Bollinger 169 29th St PI SW Hickory, NC 28602			rental deposit				400.00	0.00
		-					400.00	400.00
Account No. Robert Hunt 7227th Ave SW Hickory, NC 28602			rental deposit				400.00	0.00
		-					400.00	400.00
Account No. Rutanno Soots 498B 14th Ave NE Hickory, NC 28601			rental deposit				395.00	0.00
		-					395.00	395.00
Subtotal							2,045.00	0.00
(Total of this page)							2,045.00	2,045.00

Sheet 5 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re Michael Rodney Bumgarner, Debtor

Case No. _____

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

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Shorty Thomas 242 21st Street SW Hickory, NC 28602			rental deposit				600.00	0.00
		-					600.00	600.00
Account No. Smantha Duncan 366A 17th Ave NE Hickory, NC 28601			rental deposit				650.00	650.00
		-					650.00	0.00
Account No. Stephanie Ghinehardt 728 7th Ave SW Hickory, NC 28602			rental deposit				400.00	0.00
		-					400.00	400.00
Account No. Tina Hunter 131 8th Ave Dr SE Hickory, NC 28602			rental deposit				500.00	0.00
		-					500.00	500.00
Account No. Waverline Hary 458 3rd St SW Hickory, NC 28602			rental deposit				375.00	0.00
		-					375.00	375.00
Subtotal							2,525.00	650.00
(Total of this page)							2,525.00	1,875.00

Sheet 6 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re Michael Rodney Bumgarner,
Debtor

Case No. _____

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

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
								AMOUNT ENTITLED TO PRIORITY	
Account No. Wendy Coles 366B 17th Ave NE Hickory, NC 28601			rental deposit				650.00	0.00	
		-					650.00	650.00	
Account No. William Brawley 432 20th St SW Hickory, NC 28602			rental deposit				350.00	0.00	
		-					350.00	350.00	
Account No.									
Account No.									
Account No.									
Subtotal (Total of this page)							1,000.00	0.00	1,000.00

Sheet 7 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re Michael Rodney Bumgarner, Debtor

Case No. _____

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

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Caldwell County Tax Collector P.O. Box 2200 Lenoir, NC 28645	-	-	property taxes listed as secured claims				0.00	0.00
Account No. Catawba County Tax Collector P.O. Box 368 Newton, NC 28658	-	-	property taxes listed as secured claims				0.00	0.00
Account No. Granite Falls Tax Office PO Drawer 10 Granite Falls, NC 28630	-	-	property taxes listed as secured claims				0.00	0.00
Account No. Internal Revenue Service Bankruptcy Division 320 Federal Place Greensboro, NC 27402	-	-	NOTICE ONLY possible liability for business taxes				Unknown	0.00
Account No. NC Dept of Revenue Bankruptcy Division P.O. Box 1168 Raleigh, NC 27602	-	-	NOTICE ONLY possible liability for business taxes				Unknown	0.00

Sheet **8** of **8** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

Total
(Report on Summary of Schedules)

0.00	0.00
650.00	0.00
13,795.00	13,145.00

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

In re Michael Rodney Bumgarner, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxxxx-x6002 American Express P. O. Box 360001 Fort Lauderdale, FL 33336		-	revolving credit card				14,981.00
Account No. xxxx-xxxxxx-x4002 American Express P. O. Box 360001 Fort Lauderdale, FL 33336		-	revolving credit card				5,300.00
Account No. xxxx-xxxx-xxxx-1557 Bank of America PO Box 15026 Wilmington, DE 19850		-	revolving credit card				13,400.00
Account No. xxxxxxxxxx3821 Bank of America P.O. Box 15720 Wilmington, DE 19850		-	revolving credit card				10,600.00
Subtotal (Total of this page)							44,281.00

5 continuation sheets attached

In re Michael Rodney Bumgarner, Debtor Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. Bank of Granite PO Box 578 Hickory, NC 28603	-	revolving credit card				2,500.00	
Account No. Bank of Granite PO Box 578 Hickory, NC 28603	-	personal loan			X	54,872.00	
Account No. xxxxxxxxxxxx6319 Best Buy / HSBC PO Box 5238 Carol Stream, IL 60197	-	2009 credit card				880.00	
Account No. xxxx-xxxx-xxxx-8537 Chase PO Box 36520 Louisville, KY 40233	-	revolving credit card				600.00	
Account No. Church's Carpet 310 1st Ave SE Hickory, NC 28602	-	2008-2009 carpet purchases				1,047.87	
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	59,899.87

In re Michael Rodney Bumgarner Case No. _____
 Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx-xxxx-xxxx-3743 Citibank PO Box 6500 Sioux Falls, SD 57117	-	revolving credit card				15,665.00
Account No. xxx7957 CommunityOne Bank PO Box 1328 Asheboro, NC 27204	-	2008 loan				48,116.34
Account No. xxx3732 CommunityOne Bank PO Box 1328 Asheboro, NC 27204	-	2008 personal loan				15,350.00
Account No. David & Cindy Crater 8980 Reeps Grove Ch Rd Vale, NC 28168	J	2009 personal loan				40,000.00
Account No. xxx3085 Dr. David White 1063 13th St SE Hickory, NC 28602	-	2009 dental work				2,969.00
Sheet no. <u>2</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	122,100.34

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

In re Michael Rodney Bumgarner Case No. _____
 Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Driftwood Manor HOA 1900 Cameron Dr Raleigh, NC 27609		J	condo repair assessment			1,880.00
Account No. Driftwood Manor HOA 1900 Cameron Dr Raleigh, NC 27609		J	monthly condo fees			141.60
Account No. xxxx-xxxx-xxxx-8361 FIA Card Services PO Box 15028 Wilmington, DE 19850		-	revolving credit card			6,083.00
Account No. First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	settled credit card account		X	0.00
Account No. xxxxxxxxxxxx3567 Home Depot Card Services P.O. Box 689100 Des Moines, IA 50368		-	revolving credit card			4,605.00
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	12,709.60

In re Michael Rodney Bumgarner Case No. _____
 Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxx-xxx-xxxx-0001 Leaf Funding, Inc. PO Box 644006 Cincinnati, OH 45264	-		May 21, 2010 Missouri judgment			24,111.29	
Account No. xxxxxxxxxx5482 Lowe's PO Box 530914 Atlanta, GA 30353	-		revolving credit card			500.00	
Account No. xxxx-xxxx-xxxx-3264 Members Credit Union PO Box 5297 Winston Salem, NC 27113	-		revolving credit card			9,997.41	
Account No. xxxx-xxxx-xxxx-6141 Sears PO Box 6198 Sioux Falls, SD 57117	-		revolving credit card			1,890.00	
Account No. Shirley & George Bristol 201 Crest Drive Morganton, NC 28655	J		2009 personal loan			40,000.00	
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	76,498.70

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

In re Michael Rodney Bumgarner, Debtor Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. T. Setzer Plumbing & Pump 1469 Zion Church Rd Hickory, NC 28602		4/10 plumbing				1,698.00	
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,698.00
						Total (Report on Summary of Schedules)	317,187.51

In re Michael Rodney Bumgarner, Debtor Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
ADT Home Security PO Box 371490 Pittsburgh, PA 15250	home security contract
Jeff Beard 470 20th Ave NE Hickory, NC 28601	Contract for Deed (seller financing) 470 20th Ave NE, Hickory, NC
Kathryn Dejarnett & Lynwood Nash 27 11th Avenue NW Hickory, NC 28601	Offer to Purchase & Contract 1047 4th St. Dr. NW, Hickory, NC
Robert Fisher 4279 Hickory Blvd Granite Falls, NC 28630	Offer to Purchase and Contract 4279 Hickory Blvd, Granite Falls, NC
SEE Rental Contracts Deposits Listed on Schedule E	Lease of real estate in Catawba County, North Carolina.

In re Michael Rodney Bumgarner, Debtor Case No. _____

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Bumgarner, Inc. d/b/a Hickory Auto Exchange 840 Hwy 70 SE Hickory, NC 28602	Asheville Saving Bank PO Box 652 Asheville, NC 28802 840 Hwy 70 SE, Hickory
Bumgarner, Inc. d/b/a Hickory Auto Exchange 840 Hwy 70 SE Hickory, NC 28602	Catawba County Tax Collector P.O. Box 368 Newton, NC 28658 840 Hwy 70 SE, Hickory
Estate of Jeffrey B. Bumgarner c/o Mr. Robert A. Mullinax, Admin. PO Box 148 Newton, NC 28658	Catawba County Tax Collector P.O. Box 368 Newton, NC 28658 840 Hwy 70 SE, Hickory
Estate of Jeffrey B. Bumgarner c/o Mr. Robert A. Mullinax, Admin. PO Box 148 Newton, NC 28658	Asheville Saving Bank PO Box 652 Asheville, NC 28802 840 Hwy 70 SE, Hickory
Estate of Jeffrey B. Bumgarner c/o Mr. Robert A. Mullinax, Admin. PO Box 148 Newton, NC 28658	Catawba County Tax Collector P.O. Box 368 Newton, NC 28658 0.19 Acre strip, Hwy 70 SE, Hickory
Estate of Jeffrey B. Bumgarner c/o Mr. Robert A. Mullinax, Admin. PO Box 148 Newton, NC 28658	Caldwell County Tax Collector P.O. Box 2200 Lenoir, NC 28645 4279 Hickory Blvd, Granite Falls
Estate of Jeffrey B. Bumgarner c/o Mr. Robert A. Mullinax, Admin. PO Box 148 Newton, NC 28658	Granite Falls Tax Office PO Drawer 10 Granite Falls, NC 28630 4279 Hickory Blvd, Granite Falls
Estate of Jeffrey B. Bumgarner c/o Mr. Robert A. Mullinax, Admin. PO Box 148 Newton, NC 28658	Bank of Granite PO Box 578 Hickory, NC 28603 4279 Hickory Blvd, Granite Falls
Kim L. Bumgarner 215 40th Avenue Drive NE Hickory, NC 28601	Catawba County Tax Collector P.O. Box 368 Newton, NC 28658 840 Hwy 70 SE, Hickory

In re Michael Rodney Bumgarner, Case No. _____
Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kim L. Bumgarner 215 40th Avenue Drive NE Hickory, NC 28601	Asheville Saving Bank PO Box 652 Asheville, NC 28802 840 Hwy 70 SE, Hickory
Kim L. Bumgarner 215 40th Avenue Drive NE Hickory, NC 28601	Catawba County Tax Collector P.O. Box 368 Newton, NC 28658 0.19 Acre strip, Hwy 70 SE, Hickory
Kim L. Bumgarner 215 40th Avenue Drive NE Hickory, NC 28601	Caldwell County Tax Collector P.O. Box 2200 Lenoir, NC 28645 4279 Hickory Blvd, Granite Falls
Kim L. Bumgarner 215 40th Avenue Drive NE Hickory, NC 28601	Granite Falls Tax Office PO Drawer 10 Granite Falls, NC 28630 4279 Hickory Blvd, Granite Falls
Kim L. Bumgarner 215 40th Avenue Drive NE Hickory, NC 28601	Bank of Granite PO Box 578 Hickory, NC 28603 4279 Hickory Blvd, Granite Falls
Marquita Bumgarner PO Box 2286 Hickory, NC 28603 Debtor's spouse	All mortgage and tax debts and certain unsecured debts.

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

In re **Michael Rodney Bumgarner**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **July 17, 2010**

/s/ Michael Rodney Bumgarner

Michael Rodney Bumgarner

Signature of Debtor

Michael Rodney Bumgarner
PO Box 2286
Hickory, NC 28603

Bank of America
P.O. Box 15720
Wilmington, DE 19850

Catawba County Tax Collector
P.O. Box 368
Newton, NC 28658

Jimmy R. Summerlin, Jr.
Young, Morphis, Bach & Taylor, LLP
P.O. Drawer 2428
400 Second Ave., NW
Hickory, NC 28603

Bank of Granite
PO Box 578
Hickory, NC 28603

Chase
PO Box 36520
Louisville, KY 40233

ADT Home Security
PO Box 371490
Pittsburgh, PA 15250

Beal Bank Corporation
6000 Legacy Drive
Plano, TX 75024

Church's Carpet
310 1st Ave SE
Hickory, NC 28602

Alejandro Aria
397 14th Ave NE
Hickory, NC 28601

Best Buy / HSBC
PO Box 5238
Carol Stream, IL 60197

Citibank
PO Box 6500
Sioux Falls, SD 57117

American Express
P. O. Box 360001
Fort Lauderdale, FL 33336

Betty Hewitt
703 7th Ave SW
Hickory, NC 28602

CommunityOne Bank
PO Box 1328
Asheboro, NC 27204

American Home Mortgage
PO Box 619063
Dallas, TX 75261

Bill Covington
118 7th St SW
Hickory, NC 28602

David & Cindy Crater
8980 Reeps Grove Ch Rd
Vale, NC 28168

Andre Vences
239 21st St SW
NC 28062

Bumgarner, Inc.
d/b/a Hickory Auto Exchange
840 Hwy 70 SE
Hickory, NC 28602

David Wilkes
324 14th Ave SW
Hickory, NC 28602

Asheville Saving Bank
PO Box 652
Asheville, NC 28802

Caldwell County Tax Collector
P.O. Box 2200
Lenoir, NC 28645

Deborah Coles
498C 14th Ave NE
Hickory, NC 28601

Bank of America
PO Box 15026
Wilmington, DE 19850

Carlos Soto
624 7th St SW
Hickory, NC 28602

Dr. David White
1063 13th St SE
Hickory, NC 28602

Driftwood Manor HOA
1900 Cameron Dr
Raleigh, NC 27609

Ian Parker
3320 15th Ave SW
Hickory, NC 28602

Kim L. Bumgarner
215 40th Avenue Drive NE
Hickory, NC 28601

Elizabeth Teague
1022 19th Street NE
Hickory, NC 28601

Ignacio Sanchez
498C 14th Ave NE
Hickory, NC 28601

Leaf Funding, Inc.
PO Box 644006
Cincinnati, OH 45264

Estate of Jeffrey B. Bumgarner
c/o Mr. Robert A. Mullinax, Admin.
PO Box 148
Newton, NC 28658

Internal Revenue Service
Bankruptcy Division
320 Federal Place
Greensboro, NC 27402

Lily Noe
977 C Ave Se
Hickory, NC 28602

Federal Deposit Ins. Corp., Receiver
New South Federal Savings Bank
1601 Bryan Street
Dallas, TX 75201

James Reynolds
3015 Startown Road
Newton, NC 28658

Long Lin
2519A Marble Street
Newton, NC 28658

FIA Card Services
PO Box 15028
Wilmington, DE 19850

Jeff Beard
470 20th Ave NE
Hickory, NC 28601

Lowe's
PO Box 530914
Atlanta, GA 30353

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Jeremy Hammond
2519B Marble St
Newton, NC 28658

Marie Primm
630 7th St SW
Hickory, NC 28602

Francisco Pina
450 13th St NE
Hickory, NC 28601

Jose Padilla
168 29th St PL SW
Hickory, NC 28602

Marquita Bumgarner
PO Box 2286
Hickory, NC 28603

Granite Falls Tax Office
PO Drawer 10
Granite Falls, NC 28630

Juan Carlos
452 13th St NE
Hickory, NC 28601

Matino Velaquez & Sharon Murphy
710 2nd Ave SW
Hickory, NC 28602

Home Depot Card Services
P.O. Box 689100
Des Moines, IA 50368

Kathryn Dejarnett & Lynwood Nash
27 11th Avenue NW
Hickory, NC 28601

Members Credit Union
PO Box 5297
Winston Salem, NC 27113

Michael Lone
702 2nd Ave SW
Hickory, NC 28602

Sears
PO Box 6198
Sioux Falls, SD 57117

Waverline Hary
458 3rd St SW
Hickory, NC 28602

Mickey Pittman
1047 4th St Dr NE
Hickory, NC 28601

Shirley & George Bristol
201 Crest Drive
Morganton, NC 28655

Wendy Coles
366B 17th Ave NE
Hickory, NC 28601

Mr. William C. Coin
PO Box 8684
Asheville, NC 28814

Shorty Thomas
242 21st Street SW
Hickory, NC 28602

William Brawley
432 20th St SW
Hickory, NC 28602

NC Dept of Revenue
Bankruptcy Division
P.O. Box 1168
Raleigh, NC 27602

Smantha Duncan
366A 17th Ave NE
Hickory, NC 28601

Penny White
354 7th Ave SW
Hickory, NC 28602

Stephanie Ghinehardt
728 7th Ave SW
Hickory, NC 28602

Rick Bollinger
169 29th St Pl SW
Hickory, NC 28602

SunTrust Bank
PO Box 79079
Baltimore, MD 21279

Robert Fisher
4279 Hickory Blvd
Granite Falls, NC 28630

T. Setzer Plumbing & Pump
1469 Zion Church Rd
Hickory, NC 28602

Robert Hunt
7227th Ave SW
Hickory, NC 28602

Tina Hunter
131 8th Ave Dr SE
Hickory, NC 28602

Rutanno Soots
498B 14th Ave NE
Hickory, NC 28601

Wake County Tax Collector
PO Box 2331
Raleigh, NC 27602

United States Bankruptcy Court
Western District of North Carolina

In re Michael Rodney Bumgarner

Debtor(s)

Case No.

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 250.00 per hour
Prior to the filing of this statement I have received \$ 20,000.00 retainer
Balance Due \$ to be determined

2. The source of the compensation paid to me was:

[X] Debtor [] Other (specify):

3. The source of compensation to be paid to me is:

[X] Debtor [] Other (specify):

4. [X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

[] I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]

General representation of Debtor in Chapter 11 Bankruptcy in the WDNC.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 17, 2010

/s/ Jimmy R. Summerlin, Jr.
Jimmy R. Summerlin, Jr.
Young, Morphis, Bach & Taylor, LLP
P.O. Drawer 2428
400 Second Ave., NW
Hickory, NC 28603
(828) 322-4663 Fax: (828) 322-2023