

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
District of South Carolina**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Gwynn, Kenneth H.	Name of Joint Debtor (Spouse) (Last, First, Middle): Gwynn, Jessie C.
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-8708	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8329
Street Address of Debtor (No. and Street, City, and State): 1511 Serena Drive Myrtle Beach, SC	Street Address of Joint Debtor (No. and Street, City, and State): 1511 Serena Drive Myrtle Beach, SC
ZIP Code 29579	ZIP Code 29579
County of Residence or of the Principal Place of Business: Horry	County of Residence or of the Principal Place of Business: Horry
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

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 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 checked="" 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 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 checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

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

Estimated Number of Creditors

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Gwynn, Kenneth H. Gwynn, Jessie C.</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X /s/ Michael H. Wells July 31, 2009 Signature of Attorney for Debtor(s) (Date) Michael H. Wells 10448</p>
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Exhibit C

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

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

Exhibit D

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

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

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

Information Regarding the Debtor - Venue

(Check any applicable box)

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

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

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

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

(Check all applicable boxes)

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

(Name of landlord that obtained judgment)

(Address of landlord)

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

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

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

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

Name of Debtor(s):
Gwynn, Kenneth H.
Gwynn, Jessie C.

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

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

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

/s/ Kenneth H. Gwynn
 Signature of Debtor **Kenneth H. Gwynn**

/s/ Jessie C. Gwynn
 Signature of Joint Debtor **Jessie C. Gwynn**

 Telephone Number (If not represented by attorney)

July 31, 2009
 Date

Signatures

Signature of a Foreign Representative

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

(Check only one box.)

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

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

 Signature of Foreign Representative

 Printed Name of Foreign Representative

 Date

Signature of Attorney*

/s/ Michael H. Wells
 Signature of Attorney for Debtor(s)

Michael H. Wells 10448
 Printed Name of Attorney for Debtor(s)

Coastal Law, LLC
 Firm Name

1314 Second Avenue
Conway, SC 29526
 Address

Email: mwells@coastal-law.com

843-488-5000 Fax: 843-488-3701
 Telephone Number

July 31, 2009
 Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

 Address

 Date

Signature of Debtor (Corporation/Partnership)

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

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

 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

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

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

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

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

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

**United States Bankruptcy Court
District of South Carolina**

In re Kenneth H. Gwynn
Jessie C. Gwynn

Debtor(s)

Case No. _____
Chapter _____

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Kenneth H. Gwynn
Kenneth H. Gwynn

Date: July 31, 2009

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

**United States Bankruptcy Court
District of South Carolina**

In re Kenneth H. Gwynn
Jessie C. Gwynn

Debtor(s)

Case No. _____
Chapter _____

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Jessie C. Gwynn
 Jessie C. Gwynn

Date: July 31, 2009

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of South Carolina**

In re Kenneth H. Gwynn
Jessie C. Gwynn 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>
AT&T Mobility c/o Afni, Inc. Attn: Managing Agent PO Box 3427 Bloomington, IL 61702-3427	AT&T Mobility c/o Afni, Inc. Attn: Managing Agent Bloomington, IL 61702-3427			516.42
Bank of America c/o Firstsource Advantage, LLC PO Box 628 Buffalo, NY 14240-0628	Bank of America c/o Firstsource Advantage, LLC PO Box 628 Buffalo, NY 14240-0628			10,714.92
Belk Attn: Managing Agent P Box 960012 Orlando, FL 32896-0012	Belk Attn: Managing Agent P Box 960012 Orlando, FL 32896-0012			3,954.92
BP Cardmember Services Attn: Managing Agent PO Box 15325 Wilmington, DE 19886-5325	BP Cardmember Services Attn: Managing Agent PO Box 15325 Wilmington, DE 19886-5325			1,128.42
Capital One/Mastercard Attn: Managing Agent PO Box 71083 Charlotte, NC 28272-1083	Capital One/Mastercard Attn: Managing Agent PO Box 71083 Charlotte, NC 28272-1083			3,892.00
Citi Advantage Card Attn: Managing Agent PO box 688901 Des Moines, IA 50368-8901	Citi Advantage Card Attn: Managing Agent PO box 688901 Des Moines, IA 50368-8901			9,470.46
Citibank Choice Visa Attn: Managing Agent PO box 26999 San Diego, CA 92196	Citibank Choice Visa Attn: Managing Agent PO box 26999 San Diego, CA 92196			17,862.49
Cockinos Appraisal Service Attn: Managing Agent 618 Chestnut Rd., Suite 103 Myrtle Beach, SC 29572	Cockinos Appraisal Service Attn: Managing Agent 618 Chestnut Rd., Suite 103 Myrtle Beach, SC 29572			1,000.00

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

In re **Kenneth H. Gwynn**
Jessie C. Gwynn
 Debtor(s)

Case No. _____

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>
Dillards Attn: Managing Agent PO Box 960012 Orlando, FL 32896-0012	Dillards Attn: Managing Agent PO Box 960012 Orlando, FL 32896-0012			5,684.65
First Citizens Bank c/o Nationwide Credit Attn: Managing Agent PO Box 740640 Atlanta, GA 30374-0640	First Citizens Bank c/o Nationwide Credit Attn: Managing Agent Atlanta, GA 30374-0640			293.98
Golf Village Property Owners' Associatio c/o Patrick & Stathos, LLC PO Drawer 15669 Myrtle Beach, SC 29587	Golf Village Property Owners' Associatio c/o Patrick & Stathos, LLC PO Drawer 15669 Myrtle Beach, SC 29587			1,165.00
Lowe's Attn: Managing Agent PO Box 960010 Orlando, FL 32896-0010	Lowe's Attn: Managing Agent PO Box 960010 Orlando, FL 32896-0010			5,196.51
Lowe's Attn: Managing Agent PO Box 530970 Atlanta, GA 30353-0970	Lowe's Attn: Managing Agent PO Box 530970 Atlanta, GA 30353-0970			1,441.89
Office Depot Attn: Managing Agent PO Box 689020 Des Moines, IA 50368-9020	Office Depot Attn: Managing Agent PO Box 689020 Des Moines, IA 50368-9020			375.82
Pier One Imports Attn: Managing Agent PO Box 15325 Wilmington, DE 19886-5325	Pier One Imports Attn: Managing Agent PO Box 15325 Wilmington, DE 19886-5325			452.90
Pool Services Corp. Attn: Managing Agent 150 Sun Light Drive Myrtle Beach, SC 29588	Pool Services Corp. Attn: Managing Agent 150 Sun Light Drive Myrtle Beach, SC 29588			1,044.89
Shell Processing Center Attn: Managing Agent PO Box 183018 Columbus, OH 43218-3018	Shell Processing Center Attn: Managing Agent PO Box 183018 Columbus, OH 43218-3018			1,229.72
Streamline Irrigation & Lawn Service Attn: Managing Agent 3236 Fieldstone Street Myrtle Beach, SC 29579	Streamline Irrigation & Lawn Service Attn: Managing Agent 3236 Fieldstone Street Myrtle Beach, SC 29579			275.00
Surfside Cleaners Attn: Managing Agent PO Box 14034 Myrtle Beach, SC 29587	Surfside Cleaners Attn: Managing Agent PO Box 14034 Myrtle Beach, SC 29587			525.70

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

In re **Kenneth H. Gwynn**
Jessie C. Gwynn
 Debtor(s)

Case No. _____

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>
Washington Mutual Attn: Managing Agent PO Box 44090 Jacksonville, FL 32231-4090	Washington Mutual Attn: Managing Agent PO Box 44090 Jacksonville, FL 32231-4090	House and lot located at 313 Smith Street, Gibsonville, NC 27249 TMS: Tax Assessment Value: Debtor's opinion of value, given current market: \$		45,846.65 (40,000.00 secured)

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

We, **Kenneth H. Gwynn** and **Jessie C. Gwynn**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **July 31, 2009**

Signature **/s/ Kenneth H. Gwynn**
Kenneth H. Gwynn
 Debtor

Date **July 31, 2009**

Signature **/s/ Jessie C. Gwynn**
Jessie C. Gwynn
 Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of South Carolina

In re Kenneth H. Gwynn
Jessie C. Gwynn
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:

Table with 2 columns: Description of compensation and Amount. Rows include: For legal services, I have agreed to accept (\$12,500.00), Prior to the filing of this statement I have received (\$10,000.00), and Balance Due (\$2,500.00).

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

Debtor (checked) Other (specify):

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

Debtor (checked) Other (specify):

4. 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]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

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

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

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 31, 2009

/s/ Michael H. Wells
Michael H. Wells 10448
Coastal Law, LLC
1314 Second Avenue
Conway, SC 29526
843-488-5000 Fax: 843-488-3701
mwells@coastal-law.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH 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)

1. 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, 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.

2. 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.

3. 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.

4. 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)

1. 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.

2. 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.

3. 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.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael H. Wells 10448
Printed Name of Attorney
Address:
1314 Second Avenue
Conway, SC 29526
843-488-5000
mwells@coastal-law.com

X **/s/ Michael H. Wells**
Signature of Attorney
July 31, 2009
Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Kenneth H. Gwynn
Jessie C. Gwynn
Printed Name(s) of Debtor(s)

X **/s/ Kenneth H. Gwynn**
Signature of Debtor
July 31, 2009
Date

Case No. (if known) _____

X **/s/ Jessie C. Gwynn**
Signature of Joint Debtor (if any)
July 31, 2009
Date

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court
District of South Carolina

In re Kenneth H. Gwynn
Jessie C. Gwynn Debtor(s) Case No. Chapter 11

CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) computer diskette
(b) scannable hard copy (number of sheets submitted)
(c) X electronic version filed via CM/ECF

Date: July 31, 2009 /s/ Kenneth H. Gwynn
Kenneth H. Gwynn
Signature of Debtor

Date: July 31, 2009 /s/ Jessie C. Gwynn
Jessie C. Gwynn
Signature of Debtor

Date: July 31, 2009 /s/ Michael H. Wells
Signature of Attorney
Michael H. Wells 10448
Coastal Law, LLC
1314 Second Avenue
Conway, SC 29526
843-488-5000 Fax: 843-488-3701
Typed/Printed Name/Address/Telephone
10448
District Court I.D. Number

AT&T MOBILITY
C/O AFNI, INC.
ATTN: MANAGING AGENT
PO BOX 3427
BLOOMINGTON IL 61702-3427

BANK OF AMERICA
C/O FIRSTSOURCE ADVANTAGE, LLC
PO BOX 628
BUFFALO NY 14240-0628

BELK
ATTN: MANAGING AGENT
P BOX 960012
ORLANDO FL 32896-0012

BP CARDMEMBER SERVICES
ATTN: MANAGING AGENT
PO BOX 15325
WILMINGTON DE 19886-5325

CAPITAL ONE/MASTERCARD
ATTN: MANAGING AGENT
PO BOX 71083
CHARLOTTE NC 28272-1083

CITI ADVANTAGE CARD
ATTN: MANAGING AGENT
PO BOX 688901
DES MOINES IA 50368-8901

CITIBANK CHOICE VISA
ATTN: MANAGING AGENT
PO BOX 26999
SAN DIEGO CA 92196

COCKINOS APPRAISAL SERVICE
ATTN: MANAGING AGENT
618 CHESTNUT RD., SUITE 103
MYRTLE BEACH SC 29572

DILLARDS
ATTN: MANAGING AGENT
PO BOX 960012
ORLANDO FL 32896-0012

EASTERN SAVINGS BANK
C/O JOSEPH T. MERLI, ESQ.
PO BOX 71727
NORTH CHARLESTON SC 29415

FFCC-COLUMBUS, INC.
ATTN: MANAGING AGENT
1550 OLD HENDERSON RD., SUITE 100
COLUMBUS OH 43220-3626

FIRST CITIZENS BANK
C/O NATIONWIDE CREDIT
ATTN: MANAGING AGENT
PO BOX 740640
ATLANTA GA 30374-0640

GMAC
ATTN: MANAGING AGENT
PO BOX 380901
MINNEAPOLIS MN 55438-0901

GOLF VILLAGE PROPERTY OWNERS' ASSOCIATIO
C/O PATRICK & STATHOS, LLC
PO DRAWER 15669
MYRTLE BEACH SC 29587

LOWE'S
ATTN: MANAGING AGENT
PO BOX 530970
ATLANTA GA 30353-0970

LOWE'S
ATTN: MANAGING AGENT
PO BOX 960010
ORLANDO FL 32896-0010

LTD FINANCIAL SERVICES, LP
ATTN: MANAGING AGENT
7322 SOUTHWEST FREEWAY, SUITE 1600
HOUSTON TX 77074

OFFICE DEPOT
ATTN: MANAGING AGENT
PO BOX 689020
DES MOINES IA 50368-9020

PIER ONE IMPORTS
ATTN: MANAGING AGENT
PO BOX 15325
WILMINGTON DE 19886-5325

POOL SERVICES CORP.
ATTN: MANAGING AGENT
150 SUN LIGHT DRIVE
MYRTLE BEACH SC 29588

QUEST DIAGNOSTICS INC.
C/O AMCA
2269 SAW MILL RIVER RD., BLDG. 3
ELMSFORD NY 10523

RMCB, INC.
ATTN: MANAGING AGENT
2269 SAW MILL RIVER RD., BLDG. 3
ELMSFORD NY 10523

RODALE
ATTN: MANAGING AGENT
33 E. MINOR ST.
EMMAUS PA 18098

SHELL PROCESSING CENTER
ATTN: MANAGING AGENT
PO BOX 183018
COLUMBUS OH 43218-3018

STREAMLINE IRRIGATION & LAWN SERVICE
ATTN: MANAGING AGENT
3236 FIELDSTONE STREET
MYRTLE BEACH SC 29579

SURFSIDE CLEANERS
ATTN: MANAGING AGENT
PO BOX 14034
MYRTLE BEACH SC 29587

VIKING COLLECTION SERVICE, INC.
ATTN: MANAGING AGENT
PO BOX 59207
MINNEAPOLIS MN 55459-0207

WASHINGTON MUTUAL
ATTN: MANAGING AGENT
PO BOX 44090
JACKSONVILLE FL 32231-4090

WFNNB - SPIEGEL
ATTN: MANAGING AGENT
PO BOX 659705
SAN ANTONIO TX 78265-9705