

**United States Bankruptcy Court
Eastern District of Virginia**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Garrett, Jamie D.	Name of Joint Debtor (Spouse) (Last, First, Middle): Garrett, Pamela A.
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-8348	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3197
Street Address of Debtor (No. and Street, City, and State): 321 Bexley Park Way Newport News, VA	Street Address of Joint Debtor (No. and Street, City, and State): 321 Bexley Park Way Newport News, VA
ZIP Code 23608	ZIP Code 23608
County of Residence or of the Principal Place of Business: Newport News City	County of Residence or of the Principal Place of Business: Newport News City
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 <hr/> 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.
---	--	---

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 \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
--	--

Statistical/Administrative Information

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

Estimated Number of Creditors

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

Estimated Assets

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

Estimated Liabilities

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

THIS SPACE IS FOR COURT USE ONLY

**United States Bankruptcy Court
Eastern District of Virginia**

In re Jamie D. Garrett
Pamela A. Garrett

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.

Certificate Number: 02114-VAE-CC-008581078

CERTIFICATE OF COUNSELING

I CERTIFY that on 10/03/09, at 06:39 o'clock PM EST, JAMIE D GARRETT received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] 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. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet.

Date: 10-06-2009

By /s/JOJI VARGHESE

Name JOJI VARGHESE

Title Counselor

* 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).

**United States Bankruptcy Court
Eastern District of Virginia**

In re Jamie D. Garrett
Pamela A. Garrett

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Pamela A. Garrett

Pamela A. Garrett

Date: December 2, 2009

Certificate Number: 02114-VAE-CC-008581080

CERTIFICATE OF COUNSELING

I CERTIFY that on 10/03/09, at 06:39 o'clock PM EST PAMELA A GARRETT received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] 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. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet .

Date: 10-06-2009

By /s/JOJI VARGHESE

Name JOJI VARGHESE

Title Counselor

* 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).

United States Bankruptcy Court
Eastern District of Virginia

In re **Jamie D. Garrett**
Pamela A. Garrett

Case No. _____

Debtor(s) _____

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>
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	ChargeAccount		10,985.00
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	ChargeAccount		10,197.00
Applied Bank 601 Delaware Ave Wilmington, DE 19801	Applied Bank 601 Delaware Ave Wilmington, DE 19801	ChargeAccount		2,479.00
Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630 757-928-8850	Flexline - overdraft		3,500.00
Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	Bayport Credit Union 3711 Huntington Ave Newport News, VA 23607 757-928-8850	Personal loan		3,947.11
Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630 757-928-8850	Flexline - overdraft		3,500.00
Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	Bayport Credit Union 3711 Huntington Ave Newport News, VA 23607 757-928-8850	Credit Card		14,681.00
Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630 757-928-8850	2nd Deed of Trust on Residence		32,150.00 (274,428.00 secured) (322,330.09 senior lien)
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285	Credit Card		1,231.00

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

In re **Jamie D. Garrett**
Pamela A. Garrett

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>
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	ChargeAccount		16,780.00
Citifinancial Retail S Po Box 499 Hanover, MD 21076	Citifinancial Retail S Po Box 499 Hanover, MD 21076	ChargeAccount		5,571.00
Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403-5609	Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403-5609 1-800-848-0979	Student Loan		37,283.55
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Credit Card		5,606.00
Hilco Receivables Llc 5 Revere Dr Northbrook, IL 60062	Hilco Receivables Llc 5 Revere Dr Northbrook, IL 60062	Collection Wells Fargo Financia		1,759.00
National City Mortgage P.O. Box 1820 Dayton, OH 45401-1820	National City Mortgage P.O. Box 1820 Dayton, OH 45401-1820 1-877-729-6337	1st Deed of Trust on Rental Property		11,749.84 (94,940.00 secured) (93,336.00 senior lien)
SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500	SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500 1-888-272-5543	Student Loans		116,304.00
SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500	SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500 1-888-272-5543	Studen Loans		114,754.74
SunTrust Mortgage, Inc. P.O. Box 26149 Richmond, VA 23260-6149	SunTrust Mortgage, Inc. P.O. Box 26149 Richmond, VA 23260-6149 1-800-634-7928	1st Deed of Trust on Residence		322,330.09 (274,428.00 secured)
Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	ChargeAccount - Home Depot		3,519.00
Webbank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753	Webbank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753	Charge Account		2,367.00

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

In re **Jamie D. Garrett**
Pamela A. Garrett

Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Jamie D. Garrett** and **Pamela A. Garrett**, 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 **December 2, 2009**Signature **/s/ Jamie D. Garrett****Jamie D. Garrett**

Debtor

Date **December 2, 2009**Signature **/s/ Pamela A. Garrett****Pamela A. Garrett**

Joint Debtor

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

United States Bankruptcy Court
Eastern District of Virginia

In re **Jamie D. Garrett,**
Pamela A. Garrett

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	369,368.00		
B - Personal Property	Yes	7	82,599.35		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		482,700.21	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		358,050.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			10,481.05
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,968.96
Total Number of Sheets of ALL Schedules		33			
Total Assets			451,967.35		
Total Liabilities				840,750.61	

United States Bankruptcy Court
Eastern District of Virginia

In re **Jamie D. Garrett,**
Pamela A. Garrett

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	268,342.29
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	268,342.29

State the following:

Average Income (from Schedule I, Line 16)	10,481.05
Average Expenses (from Schedule J, Line 18)	8,968.96
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	14,282.03

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	91,250.41
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	358,050.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	449,300.81

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 321 Bexley Park Way, Newport News, Virginia 23608	Tenants by the Entirties	J	274,428.00	354,480.09
Rental Property located at 3957 Horse Run Glen, Unit 201, Newport News, Virginia owned by The Linus Group, LLC	Fee Simple	-	94,940.00	105,085.84

Sub-Total > **369,368.00** (Total of this page)

Total > **369,368.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	J	1,926.00
		Cash on hand for The Linus Group	J	1,360.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: Bayport Credit Union, Account No. ending 0411-10	H	1,100.00
		Checking: Bayport Credit Union, Account No. ending 1610-10	W	500.00
		Savings: Bayport Credit Union, Account No. ending 0411-00	H	5.00
		Savings: Bayport Credit Union, Account No. ending 1610-00	W	5.00
		Checking: Woodforest National Bank, Account No. ending 1893	W	10.00
		Checking: Woodforest National Bank, Account No. ending 1943	W	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		See Attached List	J	8,905.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Assortment of Books, Adult and Childrens	J	215.00
		33 Pictures	J	240.00
6. Wearing apparel.		Assortment of Men's Clothing	H	840.00
		Assortment of Women's Clothing	W	840.00
		Assortment of Children's Clothing	J	500.00
			Sub-Total >	16,456.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Wedding Band	H	1,000.00
		Wedding Band	W	4,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Treadmill	J	1,200.00
		5 Bikes	J	225.00
		Total Gym	J	600.00
		Camping Equipment	J	100.00
		Scrapbook Supplies	J	75.00
		Weight Bench	J	75.00
		Camera and Accessories	J	50.00
		Free Weights Set	J	75.00
		Mini Trampoline	J	10.00
		2 MP3 Players	J	150.00
		Xbox and Games	J	250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance with Primerica Life Insurance Company	H	1.00
		Term Life Insurance with Primerica Life Insurance Company	W	1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Advanced Federal Services Corporation 401(k) Plan with Principal Group	H	1,784.41
		401(k) with Vanguard	W	4,889.43
			Sub-Total >	15,185.84
				(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		FedEx Corporation Employees' Pension Plan	W	23,695.64
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		The Linus Group, LLC - Wife owns 51% of stock	W	820.01
		ShareBuilder Securities Corporation	J	1,000.00
14. Interests in partnerships or joint ventures. Itemize.		The Linus Group, LLC - Husband owns 49% of stock	H	787.86
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 Estimated IRS Income Tax Refund	J	1.00
		2009 Esimtated VA Department of Taxation Income Tax Refund	J	1.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		Potential Inheritance	-	2.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > **26,307.51**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Saturn Vue	J	15,190.00
		2003 Honda Element	H	9,190.00
		4x6 Flatbed Trailer	J	200.00
26. Boats, motors, and accessories.				
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 Cats	J	50.00
		3 Gerbils	J	10.00
		Fish	J	10.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **24,650.00**
(Total of this page)
Total > **82,599.35**

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

Jamie and Pamela Garrett
Attachment to Schedule B

Units	Description	Amt
4	Household Property	
Misc	Bed Coverings Total	\$ 30.00
	1 Bed Frame Total	\$ 25.00
	4 Book Shelf Total	\$ 120.00
	3 Bookshelf Total	\$ 90.00
	9 Bookshelves Total	\$ 360.00
	1 Bread Casserole Total	\$ 5.00
	1 Bread Machine Total	\$ 10.00
	1 Cable Modem Total	\$ 15.00
	3 Cell Phones Total	\$ 225.00
	3 Chair Total	\$ 70.00
	1 Chair 1-1/2 Total	\$ 100.00
	4 Chairs Total	\$ 200.00
Misc	Christmas Decorations Total	\$ 150.00
Misc	Cleaning Supplies Total	\$ 30.00
	1 Club Chair Total	\$ 150.00
	1 Coffee Grinder Total	\$ 2.00
	1 Coffee Pot Total	\$ 20.00
	1 Computer Total	\$ 100.00
	1 Computer Monitor Total	\$ 50.00
Misc	Computer Parts Total	\$ 70.00
	1 Computer, desktop Total	\$ 250.00
	1 Computer, Laptop Total	\$ 250.00
	6 Cookie Sheet Total	\$ 30.00
	5 Cooking Utensils Total	\$ 8.00
	12 Cookware Total	\$ 200.00
Misc	Craft Supplies Total	\$ 75.00
	1 Crock Pot Total	\$ 5.00
	4 Desk Total	\$ 180.00
	2 Desk Chair Total	\$ 50.00
3 sets	Dinnerware Total	\$ 50.00
	1 Dollhouse Total	\$ 20.00
	2 Dresser Total	\$ 50.00
	1 Dryer Total	\$ 200.00
	1 DVD Player Total	\$ 10.00
	1 External Hard drive Total	\$ 50.00
	2 Fan Total	\$ 10.00
	2 Folding Chair Total	\$ 20.00
	6 Folding Chairs Total	\$ 60.00
	1 Folding Table Total	\$ 15.00
	6 Folding Tables Total	\$ 90.00
	1 Food Processor Total	\$ 5.00
	1 Foreman Grill Total	\$ 12.00
	2 Frying Pan Total	\$ 10.00

	1 Full Mattress/Box Spring Total	\$ 150.00
	2 Futon Total	\$ 150.00
Misc	Garden Tools & Supplies Total	\$ 100.00
	1 Griddle Total	\$ 5.00
Misc	Home Décor Total	\$ 95.00
	1 Iron Total	\$ 50.00
	1 Ironing Board Total	\$ 10.00
	1 Juicer Total	\$ 25.00
	1 King Mattress/Box Spring Total	\$ 100.00
	1 Ladder Total	\$ 40.00
	17 Lamp Total	\$ 158.00
	1 Large Casserole Total	\$ 5.00
Misc	Laundry Supplies Total	\$ 20.00
	1 Lawnmower Total	\$ 50.00
Misc	Misc Tools Total	\$ 150.00
	1 Multifunction Print Scan Fax Total	\$ 100.00
	1 Network Switch Total	\$ 15.00
Misc	Office Supplies Total	\$ 70.00
	4 Ottoman Total	\$ 180.00
	2 Pizza Pan Total	\$ 5.00
	8 Pots/Pans Total	\$ 100.00
	2 Printer Total	\$ 95.00
	1 Round Casserole Total	\$ 5.00
	1 Sandwich Maker Total	\$ 5.00
	3 Saucepan Total	\$ 15.00
	15 Serveware Total	\$ 10.00
	1 Sewing Machine Total	\$ 20.00
Misc	Sewing Notions Total	\$ 50.00
	8 Side Table Total	\$ 90.00
	7 Silk Plant Total	\$ 20.00
	11 Small Appliances Total	\$ 300.00
	1 Small Casserole Total	\$ 5.00
	1 Sofa Total	\$ 150.00
Misc	Software Total	\$ 200.00
	1 SpotBot Total	\$ 20.00
	1 Steamer Total	\$ 5.00
	2 Stereo Cabinet Total	\$ 80.00
	2 Stereo/Speakers Total	\$ 200.00
	1 Stir Fry Pan Total	\$ 5.00
	1 Stock Pot Total	\$ 5.00
	1 Storage Cabinet Total	\$ 40.00
	6 Storage Shelving Total	\$ 60.00
	1 Table Total	\$ 250.00
Set	Table Linens Total	\$ 25.00
	4 Telephone Total	\$ 50.00
	4 Television Total	\$ 1,225.00
	1 Toaster Total	\$ 5.00
Misc	Towels Total	\$ 80.00
Misc	Toys Total	\$ 165.00

1 Trunk Total	\$ 25.00
4 Utility Cabinets Total	\$ 100.00
4 Utility Shelving Total	\$ 210.00
1 Vanity Total	\$ 20.00
12 Vases Total	\$ 15.00
1 VHS Player Total	\$ 10.00
1 Waffle Maker Total	\$ 5.00
1 Wall Mirror Total	\$ 25.00
1 Washer Total	\$ 200.00
1 Wireless Access Point Total	\$ 15.00
1 Wireless Headphones Total	\$ 50.00

Total 4. \$ 8,905.00

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Exemptions			
Cash on Hand			
Cash on Hand	Va. Code Ann. § 34-4	963.00	1,926.00
Cash on hand for The Linus Group	Va. Code Ann. § 34-4	680.00	1,360.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking: Bayport Credit Union, Account No. ending 0411-10	Va. Code Ann. § 34-4	550.00	1,100.00
Savings: Bayport Credit Union, Account No. ending 0411-00	Va. Code Ann. § 34-4	1.00	5.00
Savings: Bayport Credit Union, Account No. ending 1610-00	Va. Code Ann. § 34-4	1.00	5.00
Household Goods and Furnishings			
See Attached List	Va. Code Ann. § 34-26(4a)	4,452.50	8,905.00
Books, Pictures and Other Art Objects; Collectibles			
Assortment of Books, Adult and Childrens	Va. Code Ann. § 34-26(4a)	107.50	215.00
33 Pictures	Va. Code Ann. § 34-26(4a)	120.00	240.00
Wearing Apparel			
Assortment of Men's Clothing	Va. Code Ann. § 34-26(4)	840.00	840.00
Assortment of Children's Clothing	Va. Code Ann. § 34-26(4)	160.00	500.00
Furs and Jewelry			
Wedding Band	Va. Code Ann. § 34-26(1a)	1,000.00	1,000.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Treadmill	Va. Code Ann. § 34-4	600.00	1,200.00
5 Bikes	Va. Code Ann. § 34-4	224.00	225.00
Total Gym	Va. Code Ann. § 34-4 Va. Code Ann. § 34-4	300.00 278.14	600.00
Camping Equipment	Va. Code Ann. § 34-4	1.00	100.00
Scrapbook Supplies	Va. Code Ann. § 34-4	1.00	75.00
Weight Bench	Va. Code Ann. § 34-4	1.00	75.00
Camera and Accessories	Va. Code Ann. § 34-4	1.00	50.00
Free Weights Set	Va. Code Ann. § 34-4	1.00	75.00

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Mini Trampoline	Va. Code Ann. § 34-4	1.00	10.00
2 MP3 Players	Va. Code Ann. § 34-4	1.00	150.00
Xbox and Games	Va. Code Ann. § 34-4 Va. Code Ann. § 34-4	1.00 1.00	250.00
Stationary Bike	Va. Code Ann. § 34-4	1.00	700.00
Interests in Insurance Policies			
Term Life Insurance with Primerica Life Insurance Company	Va. Code Ann. § 34-4	1.00	1.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Advanced Federal Services Corporation 401(k) Plan with Principal Group	Va. Code Ann. § 34-34	1,784.41	1,784.41
Stock and Interests in Businesses			
ShareBuilder Securities Corporation	Va. Code Ann. § 34-4	500.00	1,000.00
Interests in Partnerships or Joint Ventures			
The Linus Group, LLC - Husband owns 49% of stock	Va. Code Ann. § 34-4	787.86	787.86
Other Liquidated Debts Owing Debtor Including Tax Refund			
2009 Estimated IRS Income Tax Refund	Va. Code Ann. § 34-4	1.00	1.00
2009 Esimtated VA Department of Taxation Income Tax Refund	Va. Code Ann. § 34-4	1.00	1.00
Equitable or Future Interests, Life Estates, etc.			
Potential Inheritance	Va. Code Ann. § 34-4	1.00	2.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2003 Honda Element	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	2,000.00 1.00	9,190.00
Boats, Motors and Accessories			
4x6 Flatbed Trailer	Va. Code Ann. § 34-4	100.00	200.00
Animals			
2 Cats	Va. Code Ann. § 34-26(5)	25.00	50.00
3 Gerbils	Va. Code Ann. § 34-26(5)	25.00	10.00
Fish	Va. Code Ann. § 34-26(5)	25.00	10.00

Total: **15,539.41** **32,643.27**Sheet 1 of 3 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wife's Exemptions</u>			
<u>Cash on Hand</u>			
Cash on Hand	Va. Code Ann. § 34-4	963.00	1,926.00
Cash on hand for The Linus Group	Va. Code Ann. § 34-4	680.00	1,360.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking: Bayport Credit Union, Account No. ending 0411-10	Va. Code Ann. § 34-4	550.00	1,100.00
Checking: Bayport Credit Union, Account No. ending 1610-10	Va. Code Ann. § 34-4	500.00	500.00
Savings: Bayport Credit Union, Account No. ending 0411-00	Va. Code Ann. § 34-4	1.00	5.00
Savings: Bayport Credit Union, Account No. ending 1610-00	Va. Code Ann. § 34-4	1.00	5.00
Checking: Woodforest National Bank, Account No. ending 1893	Va. Code Ann. § 34-4	1.00	10.00
Checking: Woodforest National Bank, Account No. ending 1943	Va. Code Ann. § 34-4	1.00	10.00
<u>Household Goods and Furnishings</u>			
See Attached List	Va. Code Ann. § 34-26(4a)	4,452.50	8,905.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Assortment of Books, Adult and Childrens	Va. Code Ann. § 34-26(4a)	107.50	215.00
33 Pictures	Va. Code Ann. § 34-26(4a)	120.00	240.00
<u>Wearing Apparel</u>			
Assortment of Women's Clothing	Va. Code Ann. § 34-26(4)	840.00	840.00
Assortment of Children's Clothing	Va. Code Ann. § 34-26(4)	160.00	500.00
<u>Furs and Jewelry</u>			
Wedding Band	Va. Code Ann. § 34-26(1a)	4,000.00	4,000.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Treadmill	Va. Code Ann. § 34-4	600.00	1,200.00
5 Bikes	Va. Code Ann. § 34-4	1.00	225.00
Camping Equipment	Va. Code Ann. § 34-4	1.00	100.00
Scrapbook Supplies	Va. Code Ann. § 34-4	1.00	75.00
Weight Bench	Va. Code Ann. § 34-4	1.00	75.00
Camera and Accessories	Va. Code Ann. § 34-4	1.00	50.00

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Free Weights Set	Va. Code Ann. § 34-4	1.00	75.00
Mini Trampoline	Va. Code Ann. § 34-4	1.00	10.00
2 MP3 Players	Va. Code Ann. § 34-4	1.00	150.00
Stationary Bike	Va. Code Ann. § 34-4	1.00	700.00
<u>Interests in Insurance Policies</u>			
Term Life Insurance with Primerica Life Insurance Company	Va. Code Ann. § 34-4	1.00	1.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401(k) with Vanguard	Va. Code Ann. § 34-34	4,889.43	4,889.43
FedEx Corporation Employees' Pension Plan	Va. Code Ann. § 34-34	23,695.64	23,695.64
<u>Stock and Interests in Businesses</u>			
The Linus Group, LLC - Wife owns 51% of stock	Va. Code Ann. § 34-4	820.01	820.01
ShareBuilder Securities Corporation	Va. Code Ann. § 34-4	500.00	1,000.00
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
2009 Estimated IRS Income Tax Refund	Va. Code Ann. § 34-4	1.00	1.00
2009 Esimated VA Department of Taxation Income Tax Refund	Va. Code Ann. § 34-4	1.00	1.00
<u>Equitable or Future Interests, Life Estates, etc.</u>			
Potential Inheritance	Va. Code Ann. § 34-4	1.00	2.00
<u>Boats, Motors and Accessories</u>			
4x6 Flatbed Trailer	Va. Code Ann. § 34-4	100.00	200.00
<u>Animals</u>			
2 Cats	Va. Code Ann. § 34-26(5)	25.00	50.00
3 Gerbils	Va. Code Ann. § 34-26(5)	25.00	10.00
Fish	Va. Code Ann. § 34-26(5)	25.00	10.00

Total: **43,070.08** **52,956.08**Sheet 3 of 3 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

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. 0000 Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	H	2003 Honda Element							
		Value \$	9,190.00				6,891.80	0.00	
Account No. Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	J	12/20/06 2007 Saturn Vue							
		Value \$	15,190.00				16,242.48	1,052.48	
Account No. 0060 Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607	J	2nd Deed of Trust Residence located at 321 Bexley Park Way, Newport News, Virginia 23608							
		Value \$	274,428.00				32,150.00	32,150.00	
Account No. 0056 National City Mortgage P.O. Box 1820 Dayton, OH 45401-1820	J	8/15/07 1st Deed of Trust Rental Property located at 3957 Horse Run Glen, Unit 201, Newport News, Virginia owned by The Linus Group, LLC							
		Value \$	94,940.00				93,336.00	0.00	
Subtotal (Total of this page)							148,620.28	33,202.48	

1 continuation sheets attached

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

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	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. 0059							
National City Mortgage P.O. Box 1820 Dayton, OH 45401-1820		J					
			8/15/07				
			2nd Deed of Trust				
			Rental Property located at 3957 Horse Run Glen, Unit 201, Newport News, Virginia owned by The Linus Group, LLC				
			Value \$ 94,940.00			11,749.84	10,145.84
Account No. 4005							
SunTrust Mortgage, Inc. P.O. Box 26149 Richmond, VA 23260-6149		J					
			5/1/06				
			1st Deed of Trust				
			Residence located at 321 Bexley Park Way, Newport News, Virginia 23608				
			Value \$ 274,428.00			322,330.09	47,902.09
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Subtotal (Total of this page)						334,079.93	58,047.93
Total (Report on Summary of Schedules)						482,700.21	91,250.41

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

Total
(Report on Summary of Schedules)

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

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 \$10,950* 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 \$5,400* 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 \$2,425* 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).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

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 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
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.						
Account No. 6673 1st Advantage Fcu 110 Cybernetics Way Yorktown, VA 23693	H	Opened 3/01/96 Last Active 3/25/97 Notification purposes only					X	0.00
Account No. 4671 American General Finan 3007 W Mercury Blvd Hampton, VA 23666	H	Opened 11/28/01 Last Active 10/01/02 Notification purposes only					X	0.00
Account No. 9848 American General Finan 3007 W Mercury Blvd Hampton, VA 23666	J	Opened 6/09/99 Last Active 1/01/00 Notification purposes only					X	0.00
Account No. 2313 Amex Po Box 297871 Fort Lauderdale, FL 33329	H	Opened 6/22/07 Last Active 1/29/09 ChargeAccount						10,985.00
Subtotal (Total of this page)								10,985.00

10 continuation sheets attached

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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. 5843 Amex Po Box 297871 Fort Lauderdale, FL 33329		W	Opened 5/14/07 Last Active 11/07/08 ChargeAccount			10,197.00
Account No. 3294 Applied Bank 601 Delaware Ave Wilmington, DE 19801		H	Opened 1/19/05 Last Active 4/21/09 ChargeAccount			2,479.00
Account No. 3001 Ballys 12440 E Imperial H Suite 300 Norwalk, CA 90650		W	Opened 1/08/00 Last Active 2/03/03 InstallmentSalesContract - Notification purposes only		X	0.00
Account No. 0092 Barclays Bank Delaware 125 S West St Wilmington, DE 19801		H	Opened 6/16/07 Last Active 1/28/08 Notification purposes only		X	0.00
Account No. 0081 Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607		H	Flexline - overdraft			3,500.00
Subtotal (Total of this page)						16,176.00

Sheet no. 1 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	A M O U N T O F C L A I M
		H W J C					
Account No. 0081 Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607		W	Flexline - overdraft				3,500.00
Account No. 1306 Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607		J	Opened 10/08/07 Last Active 11/01/09 Credit Card				14,681.00
Account No. 0002 Bayport Credit Union Customer Service 3711 Huntington Avenue Newport News, VA 23607		J	Opened 6/18/07 Last Active 10/15/09 Personal loan				3,947.11
Account No. 9899 Blazer Fin 6139 Jefferson Ave Ste I Newport News, VA 23605		W	Opened 2/28/02 Last Active 1/15/04 Notification purposes only			X	0.00
Account No. 1515 Cap One Po Box 85520 Richmond, VA 23285		W	Opened 12/21/04 Last Active 9/01/09 Credit Card				1,231.00
Subtotal (Total of this page)							23,359.11

Sheet no. 2 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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. 1001 Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093	H		Opened 8/19/03 Last Active 5/13/05 Automobile - Notification purposes only		X	0.00
Account No. 9664 Chase Bank One Card Serv 800 Brooksedge Blvd Westerville, OH 43081	J		Opened 9/01/00 Last Active 11/01/01 CreditCard - Notification purposes only		X	0.00
Account No. 7287 Chevy Chase Bank 6200 Chevy Chase Dr Laurel, MD 20707	W		Opened 10/31/97 Last Active 4/01/01 Mortgage - Notification purposes only		X	0.00
Account No. 1259 Citi Po Box 6241 Sioux Falls, SD 57117	J		Opened 12/01/95 Last Active 4/21/09 ChargeAccount			16,780.00
Account No. 9873 Citifinancial Po Box 499 Hanover, MD 21076	W		Opened 2/19/99 Notification purposes only		X	0.00
Subtotal (Total of this page)						16,780.00

Sheet no. 3 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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. 9053 Citifinancial Retail S Po Box 499 Hanover, MD 21076	J		Opened 1/01/07 Last Active 4/21/09 ChargeAccount			5,571.00
Account No. 2314 Credit One Bank Po Box 98875 Las Vegas, NV 89193		H		Opened 3/16/05 Last Active 11/28/06 Notification purposes only		X
Account No. 8348 Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403-5609	H		Student Loan			37,283.55
Account No. 5128 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		J		Opened 6/17/07 Last Active 9/01/09 Credit Card		
Account No. 6013 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	H		Opened 3/03/05 Last Active 11/29/06 Notification purposes only		X	0.00
Subtotal (Total of this page)						48,460.55

Sheet no. 4 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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. 0001 Firstpoint Coll Reso Roanoke, VA 24018	W				X	0.00
Account No. GAFR Ford Cred Po Box Box 542000 Omaha, NE 68154	W				X	0.00
Account No. 7141 Gemb/Lowes Po Box 103065 Roswell, GA 30076	H					1,031.00
Account No. 2442 Gemb/Lundstrom Po Box 981439 El Paso, TX 79998	W				X	0.00
Account No. 8005 Gemb/Old Navy Po Box 981400 El Paso, TX 79998	H					335.00
Subtotal (Total of this page)						1,366.00

Sheet no. 5 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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. 7646 Gemb/Roberds FI Po Box 981439 El Paso, TX 79998	W	W	Opened 1/12/96 Notification purposes only		X	0.00
Account No. 2181 Gembppbycr Po Box 981064 El Paso, TX 79998						635.00
Account No. 1427 Gmac Mortgage Llc 3451 Hammond Ave Waterloo, IA 50702	W	W	Opened 1/28/00 Last Active 12/30/03 Mortgage - Notification purposes only		X	0.00
Account No. 2607 Hilco Receivables Llc 5 Revere Dr Northbrook, IL 60062						1,759.00
Account No. 0207 Home Furnishings 5324 Virginia Beach Blvd Virginia Beach, VA 23462	J	J	Opened 9/01/04 Last Active 2/28/06 Notification purposes only		X	0.00
Subtotal (Total of this page)						2,394.00

Sheet no. 6 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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. 1052 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	J		Opened 5/06/08 Last Active 8/01/09 Credit Card			498.00
Account No. 4801 Nelnet Lns Po Box 1649 Denver, CO 80201	H		Opened 8/16/99 Last Active 11/01/03 Educational - Notification purposes only		X	0.00
Account No. 4802 Nelnet Lns Po Box 1649 Denver, CO 80201	H		Opened 12/20/99 Last Active 11/01/03 Educational - Notification purposes only		X	0.00
Account No. 4803 Nelnet Lns Po Box 1649 Denver, CO 80201	H		Opened 8/09/00 Last Active 11/01/03 Educational - Notification purposes only		X	0.00
Account No. 4804 Nelnet Lns Po Box 1649 Denver, CO 80201	H		Opened 8/29/01 Last Active 11/01/03 Educational - Notification purposes only		X	0.00
Subtotal (Total of this page)						498.00

Sheet no. 7 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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. 4805 Nelnet Lns Po Box 1649 Denver, CO 80201		H	Opened 8/29/01 Last Active 11/01/03 Educational - Notification purposes only		X	0.00
Account No. 5890 Prosper Marketplace In 111 Sutter St Fl 22 San Francisco, CA 94104		W	Opened 8/25/08 Last Active 8/25/09 Online private financing - For notification purposes only		X	0.00
Account No. 5704 Prosper Marketplace In 111 Sutter St Fl 22 San Francisco, CA 94104		H	Opened 8/20/08 Last Active 8/20/09 Online private financing - For notification purposes only		X	0.00
Account No. 5981 SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500		H	2005 thru 2009 Student Loans			114,754.74
Account No. 6301 SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500		W	2000 thru 2008 Student Loans			116,304.00
Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	231,058.74

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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 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. 6573 Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	J		Opened 6/16/07 Last Active 4/21/09 ChargeAccount - Home Depot			3,519.00
Account No. 0391 Va Hsng Devel Authorit 601 S Belvidere St Richmond, VA 23220						
Account No. 854 Verizon Virginia Inc 500 Technology Dr Weldon Spring, MO 63304	W	Opened 3/14/02 Last Active 1/25/06 Notification purposes only		X	0.00	
Account No. 2422 Webbank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753						J
Account No. 3765 Webbank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753	W	Opened 10/24/04 Last Active 8/11/09 ChargeAccount			1,087.00	
Subtotal (Total of this page)						6,973.00

Sheet no. 9 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors
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 O R 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	A M O U N T O F C L A I M
		H W J C				
Account No. 0138 Wff Cards 3201 N 4th Ave Sioux Falls, SD 57104	W		Opened 8/14/08 Last Active 4/21/09 ChargeAccount - Notification purposes only		X	0.00
Account No. 7381 Wffinance 800 Walnut St Des Moines, IA 50309						
Account No. 0367 Wffinancial 2400 Cunningham Dr Hampton, VA 23666	W	Opened 11/20/03 Last Active 6/04/04 NoteLoan - Notification purposes only		X	0.00	
Account No. 2500 Wfnnb/Express 4590 E Broad St Columbus, OH 43213						H
Account No.						

Sheet no. 10 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

0.00

Total
(Report on Summary of Schedules)

358,050.40

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

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.
Mickey & Meigann Yeamans 3957 Horse Run Glen Unit 201 Newport News, VA 23602	Residential Lease Agreement dated 10/1/09 between The Linus Group, LLC and Mickey & Megann Yeamans for property located at 3957 Horse Run Glen Unit #201, Newport News, VA 23602

In re **Jamie D. Garrett,
Pamela A. Garrett**

Case No. _____

Debtors

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
------------------------------	------------------------------

In re **Jamie D. Garrett**
Pamela A. Garrett

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 8
Employment:*	DEBTOR	SPOUSE
Occupation	Business Manger	Engineer
Name of Employer	Advanced Federal Services	FedEx Express
How long employed	12/1/07	11/1/2001
Address of Employer	250 Sun Temple Drive Madison, AL 35758-5219	3875 Airways Blvd. H/1-W US Payroll Memphis, TN 38116
*See Attachment for Additional Employment Information		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

401(k) Loan**Legal**

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

See Detailed Income Attachment

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 5,388.80	\$ 5,633.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,388.80	\$ 5,633.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 1,147.61	\$ 1,102.67
b. Insurance	\$ 0.00	\$ 285.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 62.86	\$ 69.26
Legal	\$ 0.00	\$ 16.50
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,210.47	\$ 1,473.43
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,178.33	\$ 4,159.57
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 1,030.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance	\$ 0.00	\$ 0.00
(Specify):	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income	\$ 0.00	\$ 0.00
(Specify):	\$ 243.00	\$ 870.15
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 1,273.00	\$ 870.15
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 5,451.33	\$ 5,029.72
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 10,481.05	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

***Debtor also receives VA Compensation Benefits which is included on Schedule I as VA Benefits**

B6I (Official Form 6I) (12/07)

In re **Jamie D. Garrett**
Pamela A. Garrett

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment**Other Monthly Income:**

ITT Tech	\$ 0.00	\$ 409.15
VA Benefits	\$ 243.00	\$ 0.00
Competitor Group, Inc.	\$ 0.00	\$ 461.00
Total Other Monthly Income	\$ 243.00	\$ 870.15

B6I (Official Form 6I) (12/07)

In re **Jamie D. Garrett**
Pamela A. Garrett

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Attachment for Additional Employment Information

Spouse		
Occupation	Teacher	
Name of Employer	ITT Educational Services, Inc.	
How long employed	1 Year	
Address of Employer	863 Glenrock Road Norfolk, VA 23502	

Spouse		
Occupation	Race Consultant	
Name of Employer	Competitor Group, Inc.	
How long employed	February 2009	
Address of Employer	9401 Waples Street San Diego, CA 92121-3919	

B6J (Official Form 6J) (12/07)

In re **Jamie D. Garrett**
Pamela A. Garrett

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Security System	\$	100.00
Cable and Internet	\$	200.00
Cell Phones	\$	140.00
Total Other Utility Expenditures	\$	440.00

Other Expenditures:

Residence-2nd DOT, Line of Credit	\$	401.00
Rental-1st DOT	\$	717.00
Rental-2nd DOT	\$	87.00
Rental Condo Fees	\$	200.00
Student Loan	\$	1,000.00
Total Other Expenditures	\$	2,405.00

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Jamie D. Garrett**
Pamela A. Garrett

Debtor(s)

Case No.

Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 35 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 2, 2009**

Signature /s/ Jamie D. Garrett

Jamie D. Garrett

Debtor

Date **December 2, 2009**

Signature /s/ Pamela A. Garrett

Pamela A. Garrett

Joint Debtor

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

**United States Bankruptcy Court
Eastern District of Virginia**

In re Jamie D. Garrett
Pamela A. Garrett

Debtor(s)

Case No. _____

Chapter 11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$63,568.00	2009 Income Husband: Advanced Federal Services (1/1/09 thru 11/8/09)
\$59,046.45	2008 Income Husband: Advanced Federal Services
\$649.12	2007 Income Husband: Advanced Federal Services
\$52,246.38	2007 Income Husband: AMSEC, LLC
\$50,902.37	2009 Income Wife: FedEx Express (1/1/09 thru 10/15/09)
\$4,500.00	2009 Income Wife: ITT Tech (6/2009 thru 11/2009)
\$2,765.91	2009 Income Wife: Competitor Group, Inc. (2/09 thru 11/3/09)
\$66,627.52	2008 Income Wife: FedEx Express

AMOUNT	SOURCE
\$18,135.00	2008 Income Wife: The Linus Group, LLC
\$2,120.00	2008 Income Wife: Creative Memories
\$67,018.61	2007 Income Wife: FedEx Express
\$4,250.00	2007 Income Wife: Creative Memories

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,673.00	2009 Income Husband: Department of VA Affairs, VA Compensation Benefits
\$2,808.00	2008 Income Husband: Department of VA Affairs, VA Compensation Benefits
\$2,808.00	2007 Income Husband: Department of VA Affairs, VA Compensation Benefits
\$11,330.00	2009 Rental Income (1/1/09 thru 11/20/09)
\$12,270.00	2008 Rental Income
\$3,980.00	2007 Rental Income
\$1,550.00	2009 Income Husband: Distribution from 401(k) with Advanced Federal Services Corporation
\$8,240.50	2008 Income Husband: Distribution from Vanguard
\$5,730.00	2007 Income Husband: Distributions from Vanguard
\$3,049.71	2008 Income Wife: Distribution from Vanguard
\$3,249.00	2007 Income Wife: Distributions from Vangaurd
\$3,499.57	2007 Income Joint: Cashed in stock

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630	2nd Deed of Trust on Residence \$410 per month 10/15/09, 11/15/09	\$820.00	\$32,150.00
Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630	Honda Element \$370 per month 10/15/09, 11/15/09	\$740.00	\$6,891.80
Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630	2007 Saturn Vue \$490 per month 10/15/09, 11/15/09	\$980.00	\$16,242.48

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630	Visa Payment 10/21/09	\$600.00	\$14,681.00
Prosper Marketplace In 111 Sutter St Fl 22 San Francisco, CA 94104	Student Loan 10/14/09 \$740.03 (H) 10/14/09 \$763.50 (W)	\$1,503.53	\$0.00
FBDLoans.com Las Vegas, NV	Payday Loan 10/12/09	\$838.72	\$0.00

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Centurion American Express v. Jamie and Pamela Garrett	Warrant in Debt	Newport News General District Court	Judgment 10/6/09
SunTrust Mortgage, Inc.	Foreclosure	Newport News Circuit Court	Foreclosure scheduled for 12/3/09, at 10:00 a.m.

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	--	---------------	-----------------------------------

7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Our Lady of Mount Carmel Catholic Church	Church	6/6/09 thru 11/11/09	\$734.05

8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Checkbook, GPS, iPod, Gym Bag \$500	Car was broken into and items stolen	May 2009

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
HARRY JERNIGAN CPA ATTORNEY, P.C. 258 N Witchduck Road Suite C Virginia Beach, VA 23462	11/18/09 \$1,750.00, 12/2/09 \$3,000.00	Chapter 11 Retainer is \$3500, plus \$1250 for costs
Consumer Credit Counselors of Greater Atlanta, Inc. 100 Edgewood Avenue Suite 1800 Atlanta, GA 30303	10/6/09	\$100.00

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	------------------------	---

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bayport Credit Union Customer Service P.O. Box 30495 Tampa, FL 33630	2 Checking Accounts, Account Nos. ending 0010, \$0.00	May 2009
SunTrust Bank Denhigh Blvd Newport News, VA 23608	Checking Account, \$0.00	May 2009

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

- None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

- None 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 **eight years** 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.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
The Linus Group, LLC	26-0888827	321 Bexley Park Way Newport News, VA 23608	Real Estate	August 2007 to Present
Creative Memories	3197	321 Bexley Park Way Newport News, VA 23608	Scrapbooking business	5/19/05 to 10/1/08

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 2, 2009 Signature /s/ Jamie D. Garrett
Jamie D. Garrett
Debtor

Date December 2, 2009 Signature /s/ Pamela A. Garrett
Pamela A. Garrett
Joint Debtor

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

United States Bankruptcy Court
Eastern District of Virginia

In re Jamie D. Garrett
Pamela A. Garrett

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(s) and that compensation 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 3 rows: For legal services, I have agreed to accept \$ 3,500.00; Prior to the filing of this statement I have received \$ 3,500.00; Balance Due \$ 0.00

2. \$ 1,039.00 of the filing fee has been paid.

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

Debtor Other (specify)

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

Debtor Other (specify)

5. 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.

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

a. Other provisions as needed:

Analysis of debtor's financial situation.

Preparation and filing of Petition and related Schedules, Statements, and Plans, including a comprehensive attorney review with client;

Representation of debtor at 341 Meeting of Creditors, but not including continuances;

Representation of debtor with audits or other inquiries by the Office of the US Trustee, but not including contesting or appealing of audit determinations;

Confirmation Hearing if case is under Chapter 13; and

See attached Engagement Letter, which is incorporated herein by reference.

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

Amendments to Schedules, Statements, Plans and other documents filed with the Bankruptcy Court;

Reaffirmation Hearings and related services, including negotiations with secured creditors;

Relief from Stay Motions and Hearings and related services, including negotiations with creditors;

Any other Motions filed with the Court and all Adversary Proceedings and related services;

2004 Examinations and related services;

Continued 341 Meeting of Creditors;

Contesting or appealing audit determinations; and

See attached Engagement Letter, which is incorporated herein by reference.

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.

December 2, 2009

Date

/s/ Todd D. Rothlisberger

Todd D. Rothlisberger 45819

Signature of Attorney

HARRY JERNIGAN CPA ATTORNEY, P.C.

Name of Law Firm

258 N Witchduck Road

Suite C

Virginia Beach, VA 23462

757-490-2200 Fax: 757-490-0280

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000
(For all Cases Filed on or after 10/17/2005)

NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

Date

Signature of Attorney

THE LAW FIRM OF
HARRY JERNIGAN
ATTORNEY AT LAW • CERTIFIED PUBLIC ACCOUNTANT

Harry W. Jernigan, III, CPA, Esq.
Carolyn L. Camardo, Esq.
Steven A. Mirman, M.P.H., Esq.
Jennifer T. Atkinson, Esq.
Todd D. Rothlisberger, Esq.
Shreen N. Mahmoud, Esq.
Sylvia P. O'Brien, Esq.

Harry Jernigan CPA Attorney, P.C.
258 North Witchduck Road, Suite C
Virginia Beach, Virginia 23462
(757) 490-2200 Office
(757) 490-0280 Fax
(866) 850-7347 Toll Free
www.hjlaw.com

December 2, 2009

Mr. Jamie D. Garrett
Mrs. Pamela A. Garrett
321 Bexley Park Way
Newport News, Virginia 23608

Dear Mr. and Mrs. Garrett:

Now that you have decided to file a petition for relief under Chapter 11 of the Bankruptcy Code, it is necessary to memorialize our agreement concerning compensation for legal services. The purpose of this letter is to set forth the terms that will apply to legal services performed by this law firm during the times we prepare your petition, lists, schedules and statements, and after the case commences. I will also describe some other expenses you will incur while you are a Chapter 11 debtor.

Chapter 11 bankruptcy requires an extensive amount of highly specialized legal work within extremely short time frames before and after filing the case. The Bankruptcy Code restricts the timing of fee payments once the case is filed. Therefore, we asked for and you have agreed to pay \$4,750.00, an advance to be applied towards legal fees and out-of-pocket expenses already incurred, and the expected legal fees to be earned and expenses to be incurred after the filing. The advance will be apportioned \$3,500.00, for fees earned and to be earned, and \$1,250.00, for costs incurred and to be incurred. These amounts will be initially deposited into escrow accounts and thereafter drawn upon by this firm in accordance with the provisions of the next paragraphs. The corporation's check for the advance must clear before the Chapter 11 petition is filed.

Immediately before your Chapter 11 petition is filed we will bill you for all professionals' and para-professional's services, calculated by multiplying each individual's hourly rate (stated below) by the hours each individual devoted to your case, plus the out of pocket expenses incurred to that date. I do not expect that will exceed the escrowed funds. You will be provided with that statement. The amount of the statement is deducted from the escrowed funds.

Once your Chapter 11 case commences, we will file an application with the Court to approve the firm acting as your counsel in its Chapter 11 case. The Bankruptcy Code strictly limits the firm's legal services to those required by you. Therefore, please, recognize that so long as we are your counsel and afterward that we will be prohibited from personally representing you, any family member or a related company without prior permission from the Bankruptcy Court.

HARRY JERNIGAN CPA ATTORNEY, P.C.

Mr. Jamie D. Garrett
Mrs. Pamela A. Garrett
RE: Chapter 11 Bankruptcy Engagement
December 2, 2009
Page 2 of 5

Except as otherwise stated below, the Chapter 11 case and any associated proceedings, matters and legal services will be handled on a time-spent basis calculated by tenths of an hour. Charges for attorney's time will be at each attorney's standard rate at the time of rendition of the service.

You will be responsible for those fees once they are approved by the Bankruptcy Court.

You will also be responsible for this firm's out of pocket expenses, such as filing fees, court costs, courier services, copying, long distance telephone, telefax, automated data research, documents preparation, court fees, and transportation expenses. The initial court filing fee for a Chapter 11 case is \$1,039.00, which must be paid to the Clerk of Court at the time of the filing, and will be paid out of the cost advance set forth above.

Additionally, Chapter 11 allows the U. S. Trustee to appoint committees to represent creditors of different classes, and for the court to approve the appointment of counsel for each committee. If three or more unsecured creditors desire to form a creditors committee then the United States Trustee's Office will appoint one. If one should be formed, you will be liable for the committee members' expenses, the committee's counsels' fees and expenses, as well as those of an accountant that may be employed with the bankruptcy court's permission.

The Bankruptcy Code subject to prior Court approval all legal fees and expenses that are payable from assets of the bankruptcy estate once a Chapter 11 case is filed. We will, of course, comply with these requirements. We reserve the right to request the Court to approve fees in excess of those reflected by the hourly rates if the results achieved are beyond what could ordinarily be expected through the expenditure of that amount of time.

In addition, and subject to the Bankruptcy Court's review, the following will apply: We will periodically send proforma invoices and statements to you that will include our fees and expenses, but will not be payable until court approval has been obtained. However, once the total fees and expenses exceed 2/3 of the escrowed funds you are to remit each month to this firm, within 15 days after the mailing of each statement, an amount to be held in escrow pending court approval, equal to the amount by which the total fees and expenses exceed 2/3 of the escrowed funds. Billing on a periodical basis and escrowing payment is to your benefit in that it will permit you to closely monitor the cost of the proceeding.

Any invoices not paid within thirty (30) days of the invoice date will accrue interest at the rate of 18% per annum, retroactive to the invoice date. In the event collection activities are required for any invoice, jurisdiction shall be in the City of Virginia Beach, 25% attorney fees plus court costs and related collection costs which will cover process server fees, retail alliance fees, etc. in order to collect the balance due our firm shall be added to the delinquent balance. There will be a \$35.00 fee charged on all returned checks.

Each Chapter 11 debtor is also responsible for paying the United States Trustee a quarterly fee on a graduated schedule fixed by statute based on the debtor's quarterly disbursements. The minimum quarterly fee is \$325.00 for quarterly disbursements of \$15,000.00

HARRY JERNIGAN CPA ATTORNEY, P.C.

Mr. Jamie D. Garrett
Mrs. Pamela A. Garrett
RE: Chapter 11 Bankruptcy Engagement
December 2, 2009
Page 3 of 5


or less; the maximum quarterly fee is \$30,000.00 if your quarterly disbursements exceed \$30,000.00. Your first quarterly fee will be due for the fourth quarter of 2009, covering the period of time from the date your case starts through December 31, 2009, and it must be paid by January 31, 2010. Each succeeding quarterly fee must be paid by the end of the month following the end of each succeeding quarter until your case is closed, converted or dismissed. I recommend you escrow money for these fees monthly.

You are also responsible for preparing and timely filing monthly reports with the Court and the U. S. Trustee. Those reports include detailed analyses of your monthly income, expenses, and bank reconciliations. It is your responsibility to prepare those reports in time for them to be filed by the 15th day of the next month. As the corporation's president, you will be responsible for signing each report under penalty of perjury.

I am confident that we can represent your interests capably and professionally. However, should you wish to terminate our services at any time, you are free to do so by written notice to this firm. Should we determine that we cannot adequately represent your interest, or that professional or ethical requirements demand that we terminate our representation, or if fees approved by the Court are not paid, we will be entitled, subject to court approval, to terminate our services by written notice to you.

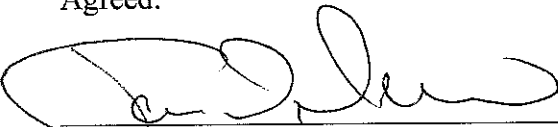
Thank you for the confidence you have placed in this firm. I look forward to a lasting and mutually beneficial relationship. If the above terms are agreeable to you, please sign and return the enclosed copy of this letter.

Sincerely,
HARRY JERNIGAN, CPA ATTORNEY, P.C.



Todd D. Rothlisberger, Esquire

TDR/eemt
Enclosure(s)

Agreed:



Jamie D. Garrett



Pamela A. Garrett

HARRY JERNIGAN CPA ATTORNEY, P.C.

Mr. Jamie D. Garrett
Mrs. Pamela A. Garrett
RE: Chapter 11 Bankruptcy Engagement
December 2, 2009
Page 4 of 5

Current hourly rate schedule as of January 5, 2009 is as follows:

a) Harry W. Jernigan, III, CPA, Esquire	\$295.00/hr
b) Carolyn L. Camardo, Esquire	\$250.00/hr
c) Steven A. Mirman, Esquire	\$195.00/hr
d) Jennifer T. Atkinson, Esquire	\$195.00/hr
e) Todd D. Rothlisberger, Esquire	\$195.00/hr
f) Shreen N. Mahmoud, Esquire	\$195.00/hr
g) Sylvia P. O'Brien, Esquire	\$195.00/hr
h) IRS Enrolled Agent	\$165.00/hr
i) Paralegal/Para-Professional (Senior)	\$120.00/hr
j) Paralegal/Para-Professional (Intermediate)	\$ 95.00/hr
k) Paralegal/Para-Professional	\$ 85.00/hr
l) Secretary/Courier (Senior)	\$ 85.00/hr
m) Secretary/Courier (Intermediate)	\$ 65.00/hr
n) Secretary/Courier	\$ 55.00/hr

HARRY JERNIGAN CPA ATTORNEY, P.C.

Mr. Jamie D. Garrett
Mrs. Pamela A. Garrett
RE: Chapter 11 Bankruptcy Engagement
December 2, 2009
Page 5 of 5

HARRY JERNIGAN, CPA ATTORNEY, P.C. Privacy Policy


Your privacy is important to us.

We collect nonpublic personal information about you from the following sources:


- 1) Information we receive from you on applications, tax preparation worksheets, or other documents we use in preparing forms and services.
- 2) Information about your transactions with us or others, and
- 3) Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to close your account (s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Reviewed by:



Jamie D. Garrett



Pamela A. Garrett

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
EASTERN DISTRICT OF VIRGINIA**

**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
Eastern District of Virginia**

In re **Jamie D. Garrett
Pamela A. Garrett**

Debtor(s)

Case No.

Chapter **11**

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

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition
Preparer
Address:

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.)

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

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.

**Jamie D. Garrett
Pamela A. Garrett**
Printed Name(s) of Debtor(s)

X **/s/ Jamie D. Garrett** **December 2, 2009**
Signature of Debtor Date

Case No. (if known) _____

X **/s/ Pamela A. Garrett** **December 2, 2009**
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.

1st Advantage Fcu
110 Cybernetics Way
Yorktown, VA 23693

American General Finan
3007 W Mercury Blvd
Hampton, VA 23666

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Applied Bank
601 Delaware Ave
Wilmington, DE 19801

Ballys
12440 E Imperial H Suite 300
Norwalk, CA 90650

Barclays Bank Delaware
125 S West St
Wilmington, DE 19801

Bayport Credit Union
Customer Service
3711 Huntingon Avenue
Newport News, VA 23607

Bayport Credit Union
Customer Service
3711 Huntington Avenue
Newport News, VA 23607

Blazer Fin
6139 Jefferson Ave Ste I
Newport News, VA 23605

Cap One
Po Box 85520
Richmond, VA 23285

Capital One Auto Finan
3901 Dallas Pkwy
Plano, TX 75093

Chase
Bank One Card Serv
800 Brooksedge Blvd
Westerville, OH 43081

Chevy Chase Bank
6200 Chevy Chase Dr
Laurel, MD 20707

Citi
Po Box 6241
Sioux Falls, SD 57117

Citifinancial
Po Box 499
Hanover, MD 21076

Citifinancial Retail S
Po Box 499
Hanover, MD 21076

Credit One Bank
Po Box 98875
Las Vegas, NV 89193

Direct Loan Servicing Center
P.O. Box 5609
Greenville, TX 75403-5609

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

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

Firstpoint Coll Reso
Roanoke, VA 24018

Ford Cred
Po Box Box 542000
Omaha, NE 68154

Gemb/Lowes
Po Box 103065
Roswell, GA 30076

Gemb/Lundstrom
Po Box 981439
El Paso, TX 79998

Gemb/Old Navy
Po Box 981400
El Paso, TX 79998

Gemb/Roberds Fl
Po Box 981439
El Paso, TX 79998

Gembppbycr
Po Box 981064
El Paso, TX 79998

Glasser & Glasser, P.L.C.
Crown Center, Suite 600
580 East Main Street
Norfolk, VA 23510-2212

Gmac Mortgage Llc
3451 Hammond Ave
Waterloo, IA 50702

Hilco Receivables Llc
5 Revere Dr
Northbrook, IL 60062

Home Furnishings
5324 Virginia Beach Blvd
Virginia Beach, VA 23462

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

National City Mortgage
P.O. Box 1820
Dayton, OH 45401-1820

Nelnet Lns
Po Box 1649
Denver, CO 80201

Prosper Marketplace In
111 Sutter St Fl 22
San Francisco, CA 94104

SallieMae Servicing
P.O. Box 9500
Wilkes Barre, PA 18773-9500

SunTrust Mortgage, Inc.
P.O. Box 26149
Richmond, VA 23260-6149

Thd/Cbsd
Po Box 6497
Sioux Falls, SD 57117

Va Hsng Devel Authorit
601 S Belvidere St
Richmond, VA 23220

Verizon Virginia Inc
500 Technology Dr
Weldon Spring, MO 63304

Webbank/Dfs
12234 N Ih 35 Sb Bldg B
Austin, TX 78753

Wff Cards
3201 N 4th Ave
Sioux Falls, SD 57104

Wffinance
800 Walnut St
Des Moines, IA 50309

Wffinancial
2400 Cunningham Dr
Hampton, VA 23666

Wfnnb/Express
4590 E Broad St
Columbus, OH 43213

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 14,282.03
Part II. VERIFICATION		
12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p>Date: <u>December 2, 2009</u> Signature: <u>/s/ Jamie D. Garrett</u> Jamie D. Garrett (Debtor)</p> <p>Date: <u>December 2, 2009</u> Signature: <u>/s/ Pamela A. Garrett</u> Pamela A. Garrett (Joint Debtor, if any)</p>	