

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Glover, Ahmad Leland Sr	Name of Joint Debtor (Spouse) (Last, First, Middle): Glover, Dani'el Nekia
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): FKA Dani'el N Henry
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3093	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0747
Street Address of Debtor (No. and Street, City, and State): 204 Salisbury Ct Smithfield, VA	Street Address of Joint Debtor (No. and Street, City, and State): 204 Salisbury Ct Smithfield, VA
ZIP Code 23430	ZIP Code 23430
County of Residence or of the Principal Place of Business: Isle of Wight	County of Residence or of the Principal Place of Business: Isle Of Wight
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 checked="" 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 type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

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

Estimated Number of Creditors										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	100,001-500,000	OVER 500,000

Estimated Assets										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion

Estimated Liabilities										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Glover, Ahmad Leland Sr Glover, Dani'el Nekia</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

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

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

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

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

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

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

Exhibit D

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

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

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

Information Regarding the Debtor - Venue

(Check any applicable box)

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

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

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

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

(Check all applicable boxes)

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

 (Name of landlord that obtained judgment)

 (Address of landlord)

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

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

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

Voluntary Petition

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

Name of Debtor(s):
Glover, Ahmad Leland Sr
Glover, Dani'el Nekia

Signatures

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

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

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

/s/ Ahmad Leland Glover, Sr
Signature of Debtor **Ahmad Leland Glover, Sr**

/s/ Dani'el Nekia Glover
Signature of Joint Debtor **Dani'el Nekia Glover**

Telephone Number (If not represented by attorney)

November 16, 2009
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

/s/ Karen M. Crowley VSB
Signature of Attorney for Debtor(s)

Karen M. Crowley VSB #35881
Printed Name of Attorney for Debtor(s)

Crowley, Liberatore & Ryan, PC
Firm Name

1435 Crossways Blvd
Suite 300
Chesapeake, VA 23320-2896

Address

(757) 333-4500 Fax: (757) 333-4501
Telephone Number

November 16, 2009
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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

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

In re Ahmad Leland Glover, Sr
Dani'el Nekia Glover

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Ahmad Leland Glover, Sr
Ahmad Leland Glover, Sr

Date: November 16, 2009

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

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

In re Ahmad Leland Glover, Sr
Dani'el Nekia Glover

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

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

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

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

- 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
 - Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Dani'el Nekia Glover
 Dani'el Nekia Glover

Date: November 16, 2009

United States Bankruptcy Court
Eastern District of Virginia

In re **Ahmad Leland Glover, Sr**
Dani'el Nekia Glover

Debtor(s)

Case No. _____
Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AAFES PO Box 78731 Phoenix, AZ 85062	AAFES PO Box 78731 Phoenix, AZ 85062	Store Card		7,900.00
Aurora 601 5th Ave PO Box 1706 Scottsbluff, NE 69363	Aurora 601 5th Ave PO Box 1706 Scottsbluff, NE 69363	Residence: Lot 28 (Brick) two story, 5 bedroom, 4 bath Location: 204 Salisbury Ct Smithfield, VA 234430		109,000.00 (400,000.00 secured) (436,000.00 senior lien)
Aurora 601 5th Ave PO Box 1706 Scottsbluff, NE 69363	Aurora 601 5th Ave PO Box 1706 Scottsbluff, NE 69363	Residence: Lot 28 (Brick) two story, 5 bedroom, 4 bath Location: 204 Salisbury Ct Smithfield, VA 234430		436,000.00 (400,000.00 secured)
Brazos Higher Ed Svc Corp PO Box 14445 Austin, TX 78761	Brazos Higher Ed Svc Corp PO Box 14445 Austin, TX 78761	Student Loan		100,000.00
Cash Call 1600 S Douglass Rd Anaheim, CA 92806	Cash Call 1600 S Douglass Rd Anaheim, CA 92806	Personal Loan		8,000.00
Citigroup po box 6191 sioux falls, SD 57117	Citigroup po box 6191 sioux falls, SD 57117	Student Loan		85,000.00
Deutsche Bank National Trust Co. c/o Lori C. Hershorn, Esq. Hershorn & Henry, LLC 27422 Portola Parkway, Ste 360 Foothill Ranch, CA 92610	Deutsche Bank National Trust Co. c/o Lori C. Hershorn, Esq. Hershorn & Henry, LLC Foothill Ranch, CA 92610	Deficiency from foreclosure of California real property		35,000.00

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

Ahmad Leland Glover, Sr
 In re **Dani'el Nekia Glover**

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>
E-loan 6230 Stoneridge Mall Road Home Equity Dept. Pleasanton, CA 94588	E-loan 6230 Stoneridge Mall Road Home Equity Dept. Pleasanton, CA 94588	Lawsuit/Foreclosure in CA		250,000.00
EMC PO Box 660753 Dallas, TX 75266-0753	EMC PO Box 660753 Dallas, TX 75266-0753	Rental: 3 bedroom, 2 bath Location: 3005 Steven Shultz, Matthews, NC		170,000.00 (185,000.00 secured) (40,225.00 senior lien)
GE Money-care credit PO Box 960061 orlando, FL 32896	GE Money-care credit PO Box 960061 orlando, FL 32896	Credit Card		3,500.00
Indy Mac PO Box 78826 Phoenix, AZ 85062-8826	Indy Mac PO Box 78826 Phoenix, AZ 85062-8826	Rental: 3 bedroom 2 bath Location: 428 Briarwood Rd, Charlotte, NC		24,635.00 (65,000.00 secured) (57,813.00 senior lien)
Indy Mac PO Box 78826 Phoenix, AZ 85062-8826	Indy Mac PO Box 78826 Phoenix, AZ 85062-8826	Rental: 3 bedroom 1 bath Location: 837 Bramwell Rd., Richmond, VA		85,160.00 (65,000.00 secured) (15,550.00 senior lien)
Litton 4828 Loop Central Dr Houston, TX 77081	Litton 4828 Loop Central Dr Houston, TX 77081	Rental: 4 bedroom 2 bath Location: 10331 Creswell Rd, Charlotte, NC		137,999.00 (125,000.00 secured)
Service Federal Credit Union 2010 Lafayette Road Portsmouth, NH 03801	Service Federal Credit Union 2010 Lafayette Road Portsmouth, NH 03801	Personal Loan		20,000.00
TSP TSP Legal Processing Unit Fairfax Post Office CODIS P.O. Box 4390 Fairfax, VA 22038	TSP TSP Legal Processing Unit Fairfax Post Office Fairfax, VA 22038	Retirement Plan Loan Borrowed \$25,000 from Pension		25,000.00
University of Phoenix 1515 W. 190th Second Floor Gardena, CA 90248	University of Phoenix 1515 W. 190th Second Floor Gardena, CA 90248	Education costs		4,000.00
USAA 10750 McDermott Freeway San Antonio, TX 78288	USAA 10750 McDermott Freeway San Antonio, TX 78288	Personal Loan		17,000.00

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

In re **Ahmad Leland Glover, Sr**
Dani'el Nekia Glover

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Village Bank PO Box 330 Midlothian, VA 23113	Village Bank PO Box 330 Midlothian, VA 23113	Rental: 4 Condo's in Richmond @ VCU 3 bedroom 2 bath each Location: 813, 815, 817, 819 North Harrison St, Richmond, VA		856,279.00 (600,000.00 secured)
Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	Rental: 2 bedroom 1 bath Location: 1314 North 38th St., Richmond, VA		65,000.00 (35,000.00 secured) (7,500.00 senior lien)
Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	Rental: 2 bedroom 2 bathroom Location: 1309 North 38th Street, Richmond, VA		41,000.00 (25,000.00 secured)

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

We, **Ahmad Leland Glover, Sr** and **Dani'el Nekia Glover**, 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 November 16, 2009Signature /s/ Ahmad Leland Glover, Sr
Ahmad Leland Glover, Sr
DebtorDate November 16, 2009Signature /s/ Dani'el Nekia Glover
Dani'el Nekia Glover
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

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

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

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

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

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

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

Karen M. Crowley VSB #35881

Printed Name of Attorney

Address:

1435 Crossways Blvd

Suite 300

Chesapeake, VA 23320-2896

(757) 333-4500

X **/s/ Karen M. Crowley VSB**

Signature of Attorney

November 16, 2009

Date

Certificate of Debtor

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

Ahmad Leland Glover, Sr

Dani'el Nekia Glover

Printed Name(s) of Debtor(s)

X **/s/ Ahmad Leland Glover, Sr**

Signature of Debtor

November 16, 2009

Date

Case No. (if known) _____

X **/s/ Dani'el Nekia Glover**

Signature of Joint Debtor (if any)

November 16, 2009

Date

United States Bankruptcy Court
Eastern District of Virginia

In re **Ahmad Leland Glover, Sr,**
Dani'el Nekia Glover

Case No. _____

Debtors

Chapter 11

DECLARATION OF DIVISIONAL VENUE

The debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days preceding the filing of the bankruptcy petition in the indicated city or county [check one box only]:

Alexandria Division

Cities:

- Alexandria-510
 Fairfax-600
 Falls Church-610
 Manassas-683
 Manassas Park-685

Counties:

- Arlington-013
 Fairfax-059
 Fauquier-061
 Loudoun-107
 Prince William-153
 Stafford-179

Richmond Division

Cities:

- Richmond (city)-760
 Colonial Heights-570
 Emporia-595
 Fredericksburg-630
 Hopewell-670
 Petersburg-730

Counties:

- Amelia-007
 Brunswick-025
 Caroline-033
 Charles City-036
 Chesterfield-041
 Dinwiddie-053
 Essex-057
 Goochland-075
 Greensville-081
 Hanover-085
 Henrico-087
 King and Queen-097
 King George-099
 King William-101
 Lancaster-103
 Lunenburg-111
 Mecklenburg-117
 Middlesex-119
 New Kent-127
 Northumberland-133
 Nottoway-135
 Powhatan-145
 Prince Edward-147
 Prince George-149
 Richmond (county)-159
 Spotsylvania-177
 Surry-181
 Sussex-183
 Westmoreland-193

Norfolk Division

Cities:

- Norfolk-710
 Cape Charles-535
 Chesapeake-550
 Franklin-620
 Portsmouth-740
 Suffolk-800
 Virginia Beach-810

Counties:

- Accomack-001
 Isle of Wight-093
 Northampton-131
 Southampton-175

Newport News Division

Cities:

- Newport News-700
 Hampton-650
 Poquoson-735
 Williamsburg-830

Counties:

- Gloucester-073
 James City-095
 Mathews-115
 York-199

Date: November 16, 2009

/s/ Karen M. Crowley VSB

Signature of Attorney
Karen M. Crowley VSB #35881

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

38th street rental
1309 N. 38th Street
Richmond, VA 23220

AAFES
PO Box 78731
Phoenix, AZ 85062

Aurora
601 5th Ave
PO Box 1706
Scottsbluff, NE 69363

Baer Fitness Center
15220 Carrolton Blvd
Carrolton, VA 23430

Brazos Higher Ed Svc Corp
PO Box 14445
Austin, TX 78761

Brown and Glenn
1012 East Blvd
Charlotte, NC 28203

CA Tax board
PO Box 942867
Sacramento, CA 94267

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One
po box 85168
richmond, VA 23286

Cash Call
1600 S Douglass Rd
Anaheim, CA 92806

Chase
PO Box 78035
Phoenix, AZ 85062

Chase
PO Box 15153
Wilmington, DE 19886

Citigroup
po box 6191
sioux falls, SD 57117

City of Richmond Public Utilities
Dept of Public Utilities
PO Box 75650
Baltimore, MD 21275-5650

City of Richmond Public Utilities
Dept. of Public Utilities
PO Box 75650
Baltimore, MD 21275-5650

Deutsche Bank National Trust Co.
c/o Lori C. Hershorn, Esq.
Hershorn & Henry, LLC
27422 Portola Parkway, Ste 360
Foothill Ranch, CA 92610

Domion Power
DOMINION VIRGINIA POWER
PO BOX 26543
Richmond, VA 23290-0001

E-loan
6230 Stoneridge Mall Road
Home Equity Dept.
Pleasanton, CA 94588

EMC
PO Box 660753
Dallas, TX 75266-0753

First Bank of Delaware
1000 Rocky Run Parkway
Wilmington, DE 19803

GE Money-care credit
PO Box 960061
orlando, FL 32896

GR Gilley Electrical Cont
PO Box 23103
Mankin-sabol, VA 23103

Household
HSBC Card Services
po Box 80084
salinas, CA 93912

HRUBS
PO Box 1651
Norfolk, VA 23501

Indy Mac
PO Box 78826
Phoenix, AZ 85062-8826

Isles of Wight County
PO Box 79
Isle of Wight, VA 23397

Litton
4828 Loop Central Dr
Houston, TX 77081

Rental
815 N. Harrison St
Richmond, VA 23220

Service Federal Credit Union
2010 Lafayette Road
Portsmouth, NH 03801

Sprint
PO Box 105243
Atlanta, GA 30348

State of CA
PO Box 942867
Sacramento, CA 94267-0011

Target
Target national bank
special credit srvcs-Mailstop 5A-A
po box 1331
minneapolis, MN 55440

TSP
TSP Legal Processing Unit
Fairfax Post Office
CODIS P.O. Box 4390
Fairfax, VA 22038

University of Phoenix
1515 W. 190th
Second Floor
Gardena, CA 90248

USAA
10750 McDermott Freeway
San Antonio, TX 78288

Village Bank
PO Box 330
Midlothian, VA 23113

Washington Mutual
PO Box 9001123
Louisville, KY 40290-1123

Washington Mutual
PO Box 9001123
Louisveille, KY 40290-1123