

United States Bankruptcy Court Eastern District of Virginia				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Colbert, Vincent		Name of Joint Debtor (Spouse) (Last, First, Middle): Adams-Colbert, Margaret Theresa			
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): AKA Theresa Adams Colbert; AKA Terri Adams Colbert; AKA Terri Colbert			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5534		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7580			
Street Address of Debtor (No. and Street, City, and State): 21248 Rosetta Place Ashburn, VA		Street Address of Joint Debtor (No. and Street, City, and State): 21248 Rosetta Place Ashburn, VA			
ZIP Code 20147		ZIP Code 20147			
County of Residence or of the Principal Place of Business: Loudoun		County of Residence or of the Principal Place of Business: Loudoun			
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):			
ZIP Code		ZIP Code			
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
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 type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$50 million <input type="checkbox"/> \$10,000,001 to \$100 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					

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Colbert, Vincent Adams-Colbert, Margaret Theresa	
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:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X <u>/s/ James T. Tsai (VA)</u> June 4, 2010 Signature of Attorney for Debtor(s) (Date) James T. Tsai (VA) 76141	
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? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> 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)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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

Name of Debtor(s):
Colbert, Vincent
Adams-Colbert, Margaret Theresa

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

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

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

X /s/ Vincent Colbert

 Signature of Debtor **Vincent Colbert**

X /s/ Margaret Theresa Adams-Colbert

 Signature of Joint Debtor **Margaret Theresa Adams-Colbert**

 Telephone Number (If not represented by attorney)

June 4, 2010

 Date

Signatures

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
 Signature of Foreign Representative

 Printed Name of Foreign Representative

 Date

Signature of Attorney*

X /s/ James T. Tsai (VA)

 Signature of Attorney for Debtor(s)

James T. Tsai (VA) 76141

 Printed Name of Attorney for Debtor(s)

Pesner Kawamoto Conway, PLC

 Firm Name

7926 Jones Branch Drive
Suite 930
McLean, VA 22102

 Address

Email: bankruptcy@pkc-law.com

(703) 506-9440 Fax: (703) 506-0929

 Telephone Number

June 4, 2010

 Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

 Address

X _____

 Date

Signature of Debtor (Corporation/Partnership)

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

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

X _____
 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

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

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

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.

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

In re Vincent Colbert
Margaret Theresa Adams-Colbert

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: 03088-VAE-CC-011144796



03088-VAE-CC-011144796

CERTIFICATE OF COUNSELING

I CERTIFY that on May 31, 2010, at 12:43 o'clock AM CDT, Vincent Colbert received from Debt Education and Certification Foundation, 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 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 and telephone.

Date: May 31, 2010 By: /s/Patricia T. Bassham

Name: Patricia T. Bassham

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 Vincent Colbert
Margaret Theresa Adams-Colbert

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/ Margaret Theresa Adams-Colbert
Margaret Theresa Adams-Colbert

Date: June 4, 2010

Certificate Number: 03088-VAE-CC-011144797



03088-VAE-CC-011144797

CERTIFICATE OF COUNSELING

I CERTIFY that on May 31, 2010, at 12:43 o'clock AM CDT, Margaret T Adams-Colbert received from Debt Education and Certification Foundation, 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 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 and telephone.

Date: May 31, 2010 By: /s/Patricia T. Bassham

Name: Patricia T. Bassham

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 **Vincent Colbert**
Margaret Theresa Adams-Colbert

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>
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Condo, Fiddlers Cove Resort, Unit 18-L, 45 Folly Field Rd., Hilton Head, SC		140,283.00 (125,000.00 secured)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Condo, Fiddlers Cove Resort, Unit 6-E, 45 Folly Field Rd., Hilton Head, SC		139,564.00 (125,000.00 secured)
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501			10,561.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850			21,361.00
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285			14,044.00
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285	PersonalLoan		24,103.00
Capital One, N.A. 2730 Liberty Ave Pittsburgh, PA 15222	Capital One, N.A. 2730 Liberty Ave Pittsburgh, PA 15222	ChargeAccount		23,566.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			21,372.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			7,784.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			7,494.00

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

In re **Vincent Colbert**
Margaret Theresa Adams-Colbert

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>
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			20,199.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			19,492.00
Lender Business Process Servic 14523 SW Millikan Way Suite 200 Beaverton, OR 97005	Lender Business Process Servic 14523 SW Millikan Way Suite 200 Beaverton, OR 97005	Condo, Fox Chase at Exeter, 1103 Huntmaster Terrace, Unit 302, Leesburg, VA		162,815.00 (112,000.00 secured)
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Condo, Cotton Hope Villas, Unit 324,155 Dillion Dr., Hilton Head, SC		103,807.00 (20,000.00 secured)
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Condo, Cotton Hope Villas, Unit 225,155 Dillion Dr., Hilton Head, SC		103,807.00 (20,000.00 secured)
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Condo, The Oaks Villas Unit 66, 400 Wm Hilton Pkwy, Hilton Head, SC		73,315.00 (25,000.00 secured)
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Townhouse, 354 Valley Mill, Winchester, VA		135,748.00 (90,000.00 secured)
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Condo, Woodlake Villas Unit 124, 96 Mathews Dr., Hilton Head, SC		70,058.00 (30,000.00 secured)
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	Townhouse, 358 Valley Mill Road, Winchester, VA 22602		127,829.00 (110,000.00 secured)
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	Condo, Woodlake Villas Unit 24, 96 Mathews Dr., Hilton Head, SC		104,032.00 (30,000.00 secured)

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

In re **Vincent Colbert**
Margaret Theresa Adams-Colbert
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, **Vincent Colbert** and **Margaret Theresa Adams-Colbert**, 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 **June 4, 2010**

Signature **/s/ Vincent Colbert**
Vincent Colbert
Debtor

Date **June 4, 2010**

Signature **/s/ Margaret Theresa Adams-Colbert**
Margaret Theresa Adams-Colbert
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.

AMERICAN HOME MTG SVCI
4600 REGENT BLVD STE 200
IRVING TX 75063

AMEX
PO BOX 297871
FORT LAUDERDALE FL 33329

BAC HOME LOANS SERVICI
450 AMERICAN ST
SIMI VALLEY CA 93065

BAC/FLEET-BKCARD
200 TOURNAMENT DR
HORSHAM PA 19044

BANK OF AMERICA
PO BOX 17054
WILMINGTON DE 19850

BANK OF AMERICA
PO BOX 1598
NORFOLK VA 23501

BANK OF AMERICA
4161 PIEDMONT PKWY
GREENSBORO NC 27410

BB&T
PO BOX 1847
WILSON NC 27894

CAP ONE
PO BOX 85520
RICHMOND VA 23285

CAPITAL ONE, N.A.
2730 LIBERTY AVE
PITTSBURGH PA 15222

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
800 BROOKSEGE BLVD
WESTERVILLE OH 43081

CITI
PO BOX 6497
SIOUX FALLS SD 57117

CITI
PO BOX 6241
SIOUX FALLS SD 57117

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON DE 19850

FIA CSNA
PO BOX 17054
WILMINGTON DE 19850

FIA CSNA
PO BOX 15026
WILMINGTON DE 19850

FIA CSNA
P.O. BOX 17054
WILMINGTON DE 19884

FIRST HORIZON HOME LOA
4000 HORIZON WAY
IRVING TX 75063

GEMB/HOME DESIGN-FLOOR
PO BOX 981439
EL PASO TX 79998

GEMB/JCP
PO BOX 984100
EL PASO TX 79998

HOMEQ SERVICING
PO BOX 13716
SACRAMENTO CA 95853

HSBC BANK
PO BOX 5253
CAROL STREAM IL 60197

KOHL'S/CHASE
N56 W 17000 RIDGEWOOD DR
MENOMONEE FALLS WI 53051

LENDER BUSINESS PROCESS SERVIC
14523 SW MILLIKAN WAY
SUITE 200
BEAVERTON OR 97005

MARRIOTT OWNERSHIP
1200 US HIGHWAY 98 S STE
LAKE LAND FL 33801

MOREQUITY
5010 CARRIAGE DR
EVANSVILLE IN 47715

NELNET LNS
PO BOX 1649
DENVER CO 80201

SALLIE MAE
PO BOX 9500
WILKES BARRE PA 18773

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117

SIGNFINFCU
3015 UNIVERSITY BLVD WEST
KENSINGTON MD 20895-1936

SUNTRUST
1001 SEMMES AVENUE RVW 3004
RICHMOND VA 23224

SUNTRUST MORTGAGE/CC 5
1001 SEMMES AVE
RICHMOND VA 23224

THD/CBSD
PO BOX 6497
SIOUX FALLS SD 57117

TOYOTA MOTOR CREDIT
3975 FAIR RIDGE DR STE 3
FAIRFAX VA 22033

UNVL/CITI
PO BOX 6241
SIOUX FALLS SD 57117

WELLS FARGO BANK NV NA
PO BOX 31557
BILLINGS MT 59107

WELLS FARGO HM MORTGAG
8480 STAGECOACH CIR
FREDERICK MD 21701

WF/WB
PO BOX 3117
WINSTON SALEM NC 27102

WFM/WBM
3480 STATEVIEW BLVD BLDG
FORT MILL SC 29715

WFNNB/NEW YORK & COMPA
220 W SCHROCK RD
WESTERVILLE OH 43081