

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Mageras, Harry J	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Cheffel, LLC, dba Black Angus Grille; DBA Legion Investment Co.; DBA HAM, Inc.	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-8083	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 268 Patricks Crossing Williamsburg, VA ZIP Code 23185	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: Williamsburg City	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 1433 Richmond Road Williamsburg, VA ZIP Code 23185	Mailing Address of Joint Debtor (if different from street address): ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

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

Estimated Number of Creditors

<input checked="" type="checkbox"/> 1-49	<input 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
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Estimated Assets

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

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input 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
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THIS SPACE IS FOR COURT USE ONLY

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

Name of Debtor(s):
Mageras, Harry J

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.

X /s/ Harry J Mageras
Signature of Debtor **Harry J Mageras**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 6, 2010
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.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Jennifer T. Atkinson
Signature of Attorney for Debtor(s)

Jennifer T. Atkinson 44592
Printed Name of Attorney for Debtor(s)

HARRY JERNIGAN CPA ATTORNEY, P.C.
Firm Name
258 N Witchduck Road
Suite C
Virginia Beach, VA 23462

Address

757-490-2200 Fax: 757-490-0280
Telephone Number

December 6, 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 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.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

United States Bankruptcy Court
Eastern District of Virginia

In re Harry J Mageras

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/ Harry J Mageras
Harry J Mageras

Date: December 6, 2010

Certificate Number: 00437-VAE-CC-013228424



00437-VAE-CC-013228424

CERTIFICATE OF COUNSELING

I CERTIFY that on December 7, 2010, at 10:19 o'clock AM MST, Harry Mageras received from Black Hills Children's Ranch, 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 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: December 7, 2010 By: /s/Sheila Ricketts

Name: Sheila Ricketts

Title: Credit 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 Harry J Mageras

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Finance Solutions LLC 505 N. Euclid Street, Suite 62 Anaheim, CA 92801	American Finance Solutions LLC 505 N. Euclid Street, Suite 62 Anaheim, CA 92801	Merchant Cash Advance on Inventory Personal Guarantee for Cheftel, LLC	Disputed	11,700.00
Atlas General Contracting Inc c/o Mr. Elias Doulgerakis 39 Parker Avenue Newport News, VA 23606	Atlas General Contracting Inc c/o Mr. Elias Doulgerakis 39 Parker Avenue Newport News, VA 23606	Memorandum for Mechanics Lien for Construction Materials and Labor (Remodeling) for work at 1425 Richmond Road, Williamsburg, VA	Contingent Unliquidated Disputed	150,000.00
Bankcard Funding.com 425 Boradhollow Road, Suite 11 Melville, NY 11747	Bankcard Funding.com 425 Boradhollow Road, Suite 11 Melville, NY 11747	Merchant Agreement Personal Guarantee re HAM, Inc.	Disputed	25,000.00
Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Collection Sentara Williamsburg		5,987.00
Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Collection Medx Med. Express Wi		499.00
Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Collection Medx Med. Express Wi		418.00
Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	Collection Medx Med. Express Wi		114.00
Internal Revenue Service Centralized Insolvency P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service Centralized Insolvency P.O. Box 21126 Philadelphia, PA 19114	Civil Penalty for 3q2005 2009 1040 Income Tax		2,032.35

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>
Internal Revenue Service Centralized Insolvency P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service Centralized Insolvency P.O. Box 21126 Philadelphia, PA 19114	2005 and 2006 1120S Income Taxes for Legion Investment Co.		210.00
Internal Revenue Service Centralized Insolvency P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service Centralized Insolvency P.O. Box 21126 Philadelphia, PA 19114	2009 Payroll taxes for Cheftel, LLC (100% owned)	Contingent Unliquidated Disputed	21,506.54
John D. Konstantinou 1321 Jamestown Road Williamsburg, VA 23185-3373	John D. Konstantinou 1321 Jamestown Road Williamsburg, VA 23185-3373	Personal Guarantee for Legion Investment Company	Contingent Unliquidated Disputed	15,000.00
Performance Food Group 12500 W. Creek Parkway Henrico, VA 23238	Performance Food Group 12500 W. Creek Parkway Henrico, VA 23238	Judgment		1,200.00
StanCorp Mortgage Investors 19225 NW Tanasbourne Drive Hillsboro, OR 97124-5860	StanCorp Mortgage Investors 19225 NW Tanasbourne Drive Hillsboro, OR 97124-5860	Deed of Trust Note co-signed with Legion Investment Co. - deed of trust is on Legion Investment Co. property Balance \$304,070.97 No deficiency		1.00
StanCorp Mortgage Investors 19225 NW Tanasbourne Drive Hillsboro, OR 97124-5860	StanCorp Mortgage Investors 19225 NW Tanasbourne Drive Hillsboro, OR 97124-5860	Deed of Trust Note co-signed with Legion Investment Co. - deed of trust is on Legion Investment Co. property balance \$547,003.01 No deficiency	Contingent Unliquidated Disputed	1.00
SunTrust Bank Attn: Support Services P.O. Box 85092 Richmond, VA 23286	SunTrust Bank Attn: Support Services P.O. Box 85092 Richmond, VA 23286	Commercial Loans		7,150.00
Sysco 7000 Harbour View Blvd. Suffolk, VA 23435	Sysco 7000 Harbour View Blvd. Suffolk, VA 23435	Personal Guarantee for HAM, Inc., defunct	Contingent Unliquidated Disputed	30,000.00
VA Department of Taxation P.O. Box 2156 Richmond, VA 23218	VA Department of Taxation P.O. Box 2156 Richmond, VA 23218	2009 Withholding Tax 2009 and 2010 Sales Tax for Cheftel, LLC	Contingent Unliquidated Disputed	6,324.03

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>
Virginia Dept of Taxation P.O. Box 2156 Richmond, VA 23218	Virginia Dept of Taxation P.O. Box 2156 Richmond, VA 23218	2003 thru 2008 Converted Assessments from HAM, Inc.	Contingent Unliquidated	2,383.94

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

I, **Harry J Mageras**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **December 6, 2010**

Signature **/s/ Harry J Mageras**
Harry J Mageras
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 Finance Solutions LLC
505 N. Euclid Street, Suite 62
Anaheim, CA 92801

Antointte M. Seniw, Trustee
108 Greenbrier
Williamsburg, VA 23185

Atlas General Contracting Inc
c/o Mr. Elias Doulgerakis
39 Parker Avenue
Newport News, VA 23606

Bac Home Loans Servici
450 American St
Simi Valley, CA 93065

BankCard Central, Inc.
1321 Burlington Suite B
Kansas City, MO 64116

Bankcard Funding.com
425 Boradhollow Road, Suite 11
Melville, NY 11747

Bmw Financial Services
5515 Parkcenter Cir
Dublin, OH 43017

Chase
3415 Vision Dr
Columbus, OH 43219

Citibank N A
701 E 60th St N
Sioux Falls, SD 57104

Colonial Guide
800 Seahawk Circle
Virginia Beach, VA 23452-7818

Credit Control Corp
11821 Rock Landing Dr
Newport News, VA 23606

Erin E. Kessel, Esquire
Spotts Fain PC
P.O. Box 1555
Richmond, VA 23218

First Usa Bank N A
3565 Piedmont Rd Ne
Atlanta, GA 30305

Gilbert A. Bartlett, Esquire
Bartlett & Spirin, PLC
809 Richmond Road
Williamsburg, VA 23185

Heartland Payment Systems
One Heartland Way
Jeffersonville, IN 47130

Internal Revenue Service
Centralized Insolvency
P.O. Box 21126
Philadelphia, PA 19114

John D. Konstantinou
1321 Jamestown Road
Williamsburg, VA 23185-3373

Performance Food Group
12500 W. Creek Parkway
Henrico, VA 23238

StanCorp Mortgage Investors
19225 NW Tanasbourne Drive
Hillsboro, OR 97124-5860

SunTrust Bank
Attn: Support Services
P.O. Box 85092
Richmond, VA 23286

Sysco
7000 Harbour View Blvd.
Suffolk, VA 23435

VA Department of Taxation
P.O. Box 2156
Richmond, VA 23218

Virginia Dept of Taxation
P.O. Box 2156
Richmond, VA 23218

Virginia Housing Devel
601 S Belvidere St
Richmond, VA 23220

Williamsburg Law Group
1321 Jamestown Road
Suite 102
Williamsburg, VA 23185