

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Western District of Virginia		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Duncan, Charles Calvin Jr.		Name of Joint Debtor (Spouse) (Last, First, Middle): Duncan, Jeanne T
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): DBA Jeanne's Elderly Care
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2110		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8241
Street Address of Debtor (No. and Street, City, and State): 1682 Monterey Road Roanoke, VA <div style="text-align: right;">ZIP Code 24019</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1682 Monterey Road Roanoke, VA <div style="text-align: right;">ZIP Code 24019</div>
County of Residence or of the Principal Place of Business: Roanoke City		County of Residence or of the Principal Place of Business: Roanoke City
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (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 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		
Estimated Assets <input checked="" 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 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 \$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		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Duncan, Charles Calvin Jr. Duncan, Jeanne T	
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 (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.	Exhibit B <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small> 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 /s/ Michael D. Hart September 17, 2010 <small>Signature of Attorney for Debtor(s) (Date)</small> Michael D. Hart		
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)).			

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Duncan, Charles Calvin Jr. Duncan, Jeanne T</p>
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <u>/s/ Charles Calvin Duncan, Jr.</u> Signature of Debtor Charles Calvin Duncan, Jr.</p> <p><input checked="" type="checkbox"/> <u>/s/ Jeanne T Duncan</u> Signature of Joint Debtor Jeanne T Duncan</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>September 17, 2010</u> Date</p>	<p style="text-align: center;">Signatures</p> <p style="text-align: center;">Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><input checked="" type="checkbox"/> _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p><input checked="" type="checkbox"/> <u>/s/ Michael D. Hart</u> Signature of Attorney for Debtor(s)</p> <p><u>Michael D. Hart 32403</u> Printed Name of Attorney for Debtor(s)</p> <p><u>Michael D. Hart, P.C.</u> Firm Name</p> <p>Post Office Box 622 Roanoke, VA 24004</p> <p>_____ Address</p> <p style="text-align: center;">Email: ecm_service@hart.roacoxmail.com 540 342-9736 Fax: 540 342-7655</p> <p>_____ Telephone Number</p> <p><u>September 17, 2010</u> Date</p> <p><small>*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.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>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.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p><input checked="" type="checkbox"/> _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

B 1D (Official Form 1, Exhibit D) (12/09)

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

In re Charles Calvin Duncan, Jr.
Jeanne T Duncan

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/ Charles Calvin Duncan, Jr.
 Charles Calvin Duncan, Jr.

Date: September 17, 2010

B 1D (Official Form 1, Exhibit D) (12/09)

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

In re Charles Calvin Duncan, Jr.
Jeanne T Duncan

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/ Jeanne T Duncan
 Jeanne T Duncan

Date: September 17, 2010

B4 (Official Form 4) (12/07)

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

In re **Charles Calvin Duncan, Jr.
Jeanne T Duncan**

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	ConventionalRealE stateMortgage		479,979.00 (Unknown secured)
Bayview Financial Loan 2601 S Bayshore Dr 4th Fl Miami, FL 33133	Bayview Financial Loan 2601 S Bayshore Dr 4th Fl Miami, FL 33133	CommercialMortga ge		379,743.00 (Unknown secured)
BHE Time/Billing 7474 Plantation Road Roanoke, VA 24019	BHE Time/Billing 7474 Plantation Road Roanoke, VA 24019	Business Debt - Personal Guarantee		4,535.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard		6,043.00
Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219	Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219	ConventionalRealE stateMortgage		563,161.00 (Unknown secured)
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	CreditCard		14,327.00
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	RealEstateMortgag eWithoutOtherColl ateral		135,459.00 (Unknown secured)
Commerce Bk Po Box 248 Kansas City, MO 64141	Commerce Bk Po Box 248 Kansas City, MO 64141	Recreational		20,811.00
FARM CREDIT PO BOX 594 WYTHEVILLE, VA 24382	FARM CREDIT PO BOX 594 WYTHEVILLE, VA 24382	Business Debt - Personal Guarantee		4,000.00

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

In re **Charles Calvin Duncan, Jr.**
Jeanne T Duncan

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>
GE Commerical Distribution Finance Northern Trust Bank 350 North Orleans Street, Ste 4651 Chicago, IL 60654	GE Commerical Distribution Finance Northern Trust Bank 350 North Orleans Street, Ste 4651 Chicago, IL 60654	Business Loan - Personal Guarantee		40,357.52
Internal Revenue Service Insolvency Units 400 N 8th Street, Box 76 Richmond, VA 23219	Internal Revenue Service Insolvency Units 400 N 8th Street, Box 76 Richmond, VA 23219	Taxes		86,500.00
Lowes / MBGA Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076	Lowes / MBGA Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076	ChargeAccount		1,099.00
ROANOKE COUNTY TREASURER F. KEVIN HUTCHINS PO BOX 21009 ROANOKE, VA 24018-0533	ROANOKE COUNTY TREASURER F. KEVIN HUTCHINS PO BOX 21009 ROANOKE, VA 24018-0533	Personal Property Taxes and Business License		2,731.76
ROANOKE COUNTY TREASURER F. KEVIN HUTCHINS PO BOX 21009 ROANOKE, VA 24018-0533	ROANOKE COUNTY TREASURER F. KEVIN HUTCHINS PO BOX 21009 ROANOKE, VA 24018-0533	Personal Property Taxes and Business License		5,633.31
SCA Credit Services 1502 Williamson Road Roanoke, VA 24012	SCA Credit Services 1502 Williamson Road Roanoke, VA 24012	Medical Bills		5,634.14
Strickland, Diviney and Strelka PO Box 2866 Roanoke, VA 24001	Strickland, Diviney and Strelka PO Box 2866 Roanoke, VA 24001	Business Loan - Personal Guarantee		49,322.55
SUNTRUST P O BOX 650547 ORLANDO, FL 32862-0547	SUNTRUST P O BOX 650547 ORLANDO, FL 32862-0547	Business Debt - Personal Guarantee		16,000.00
Suntrust Bank 7455 Chancellor Dr Orlando, FL 32809	Suntrust Bank 7455 Chancellor Dr Orlando, FL 32809	CreditCard		7,694.00
Suntrust Bank 7455 Chancellor Dr Orlando, FL 32809	Suntrust Bank 7455 Chancellor Dr Orlando, FL 32809	CreditCard		4,180.00
Us Bank 425 Walnut Street Cincinnati, OH 45202	Us Bank 425 Walnut Street Cincinnati, OH 45202	Automobile		2,115.00 (Unknown secured)

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

In re Charles Calvin Duncan, Jr.
Jeanne T Duncan
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, **Charles Calvin Duncan, Jr.** and **Jeanne T Duncan**, 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 September 17, 2010

Signature /s/ Charles Calvin Duncan, Jr.
Charles Calvin Duncan, Jr.
Debtor

Date September 17, 2010

Signature /s/ Jeanne T Duncan
Jeanne T Duncan
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.

Duncan, Jr., Charles and Jeanne -

BAC HOME LOANS SERVICE
450 AMERICAN ST
SIMI VALLEY, CA 93065

BANK FLOYD
POB 215
FLOYD, VA 24091

BANK ONE
201 N WALNUT ST # DE1-10
WILMINGTON, DE 19801

BAYVIEW FINANCIAL LOAN
2601 S BAYSHORE DR 4TH FL
MIAMI, FL 33133

BHE TIME/BILLING
7474 PLANTATION ROAD
ROANOKE, VA 24019

CAPITAL ONE, N.A.
C/O AMERICAN INFOSOURCE
PO BOX 54529
OKLAHOMA CITY, OK 73154

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE MANHATTAN MORTGAGE
ATTENTION: RESEARCH DEPT. G7-PP
3415 VISION DRIVE
COLUMBUS, OH 43219

CHEVYCHASE
PO BOX 61410
KING OF PRUSSIA, PA 19406

CHOICE VISA
PO BOX 183051
COLUMBUS, OH 43218-3051

CITI
PO BOX 6241
SIOUX FALLS, SD 57117

Duncan, Jr., Charles and Jeanne -

CITIMORTGAGE INC
PO BOX 9438
GAITHERSBURG, MD 20898

COMMERCE BK
PO BOX 248
KANSAS CITY, MO 64141

FARM CREDIT
PO BOX 594
WYTHEVILLE, VA 24382

FIA CSNA
ATTN: BANKRUPTCY
PO BOX 182125
COLUMBUS, OH 43218

FIRST NATIONAL BANK
105 ARBOR DR
CHRISTIANSBURG, VA 24073

FIRST PREMIER BANK
601 S MINNESOTA AVE
SIOUX FALLS, SD 57104

GE COMMERCIAL DISTRIBUTION FINANCE
NORTHERN TRUST BANK
350 NORTH ORLEANS STREET, STE 4651
CHICAGO, IL 60654

GEMB/WALMART
PO BOX 981400
EL PASO, TX 79998

HSBC
ATTN: BANKRUPTCY
PO BOX 5263
CAROL STREAM, IL 60197

HSBC/CASML
POB 15521
WILMINGTON, DE 19805

Duncan, Jr., Charles and Jeanne -

HSBC/MS
PO BOX 3425
BUFFALO, NY 14240

HSBC/RS
90 CHRISTIANA RD
NEW CASTLE, DE 19720

INTERNAL REVENUE SERVICE
INSOLVENCY UNITS
400 N 8TH STREET, BOX 76
RICHMOND, VA 23219

LOWES / MBGA
ATTENTION: BANKRUPTCY DEPARTMENT
PO BOX 103104
ROSWELL, GA 30076

ROANOKE COUNTY TREASURER
F. KEVIN HUTCHINS
PO BOX 21009
ROANOKE, VA 24018-0533

SCA CREDIT SERVICES
1502 WILLIAMSON ROAD
ROANOKE, VA 24012

SEARS/CBSD
701 EAST 60TH ST N
SIOUX FALLS, SD 57117

STRICKLAND, DIVINEY AND STRELKA
PO BOX 2866
ROANOKE, VA 24001

SUNNBROOK GARAGE AND LAWN EQUIPMENT
7806 PLANTATION ROAD
ROANOKE, VA 24019

SUNNYBROOK GARAGE AND LAWN EQUIPMEN
7806 PLANTATION ROAD
ROANOKE, VA 24019

Duncan, Jr., Charles and Jeanne -

SUNNYBROOK LAWN EQUIPMENT
7806 PLANTATION ROAD
ROANOKE, VA 24019

SUNTRUST
P O BOX 650547
ORLANDO, FL 32862-0547

SUNTRUST BANK
7455 CHANCELLOR DR
ORLANDO, FL 32809

US BANK
425 WALNUT STREET
CINCINNATI, OH 45202