

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Ross, Lawrence E</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Ross, Freda</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA Ross Irrigation</b>	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./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-4251</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-0221</b>
Street Address of Debtor (No. and Street, City, and State): <b>1077 Burgermaster Rd De Witt, AR</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>1077 Burgermaster Rd De Witt, AR</b>
ZIP Code <b>72042</b>	ZIP Code <b>72042</b>
County of Residence or of the Principal Place of Business: <b>Arkansas</b>	County of Residence or of the Principal Place of Business: <b>Arkansas</b>
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):

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><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."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p><b>Chapter 11 Debtors</b></p> <p>Check one box:</p> <p><input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
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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									
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000
<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"/>

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

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

THIS SPACE IS FOR COURT USE ONLY

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Ross, Lawrence E</b>  <b>Ross, Freda</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>Eastern District of Arkansas</b>	Case Number: <b>5:06-bk-14769</b>	Date Filed: <b>10/22/06</b>
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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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><b>X</b> _____                  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.

**Statement 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.

**Voluntary Petition**

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

Name of Debtor(s):

**Ross, Lawrence E**

**Ross, Freda**

**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/ Lawrence E Ross  
Signature of Debtor **Lawrence E Ross**

**X** /s/ Freda Ross  
Signature of Joint Debtor **Freda Ross**

Telephone Number (If not represented by attorney)

October 1, 2007  
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 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 19B 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 Attorney**

**X** /s/ Basil V. Hicks Jr.  
Signature of Attorney for Debtor(s)

Basil V. Hicks Jr. 73054  
Printed Name of Attorney for Debtor(s)

Basil V. Hicks, Jr., Attorney  
Firm Name

P O Box 5670  
North Little Rock, AR 72119

\_\_\_\_\_  
Address

Email: basil.hicks@comcast.net  
501 301-7700 Fax: 501 301-7999

\_\_\_\_\_  
Telephone Number

October 1, 2007  
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

United States Bankruptcy Court  
Eastern District of Arkansas

In re Lawrence E Ross  
Freda Ross

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. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

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/ Lawrence E Ross      
Lawrence E Ross

Date:     October 1, 2007

United States Bankruptcy Court  
Eastern District of Arkansas

In re Lawrence E Ross  
Freda Ross

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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*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. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

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/ Freda Ross            
Freda Ross

Date:   October 1, 2007

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

In re **Lawrence E Ross  
Freda Ross**

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, indicate that by stating "a minor child" and 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>
<b>Adams Parts &amp; Supply c/o Russell D. Berry P. O. Box 381 De Witt, AR 72042</b>	<b>Adams Parts &amp; Supply c/o Russell D. Berry P. O. Box 381 De Witt, AR 72042</b>			<b>51,978.96</b>
<b>Associates c/o MCM P.O. Box 939019 San Diego, CA 92193</b>	<b>Associates c/o MCM P.O. Box 939019 San Diego, CA 92193</b>			<b>4,004.54</b>
<b>AT&amp;T Universal Card bcy P. O. Box 44167 Jacksonville, FL 32231</b>	<b>AT&amp;T Universal Card bcy P. O. Box 44167 Jacksonville, FL 32231</b>	<b>Credit Card Charges</b>		<b>7,385.91</b>
<b>CACV of Colorado, LLC c/o Financial Recovery Services P. O. Box 385908 Minneapolis, MN 55438</b>	<b>CACV of Colorado, LLC c/o Financial Recovery Services P. O. Box 385908 Minneapolis, MN 55438</b>			<b>8,406.52</b>
<b>Citibank c/o Associated Recovery Systems P. O. Box 19720 Irvine, CA 92623</b>	<b>Citibank c/o Associated Recovery Systems P. O. Box 19720 Irvine, CA 92623</b>			<b>4,910.69</b>
<b>Citibank c/o Associated Recovery Systems P. O. Box 19720 Irvine, CA 92623</b>	<b>Citibank c/o Associated Recovery Systems P. O. Box 19720 Irvine, CA 92623</b>			<b>4,331.01</b>
<b>Citicorp c/o Collectcorp Corporation 300 International Drive, Suite 100 Buffalo, NY 14221</b>	<b>Citicorp c/o Collectcorp Corporation 300 International Drive, Suite 100 Buffalo, NY 14221</b>			<b>5,980.61</b>



**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>
<b>DeWitt Bank &amp; Trust Company P.O. Drawer 71 DeWitt, AR 72042</b>	<b>DeWitt Bank &amp; Trust Company P.O. Drawer 71 DeWitt, AR 72042</b>	<b>1077 Burger Master DeWitt, AR 72042 house and mobile home 65000.00</b>  <b>721 Whitehead Dr DeWitt, AR 72042 120000.00</b>  <b>580D Case Backhoe 5000.00</b>		<b>315,193.21</b>  <b>(273,500.00 secured)</b>
<b>First National Bank of DeWitt P. O. Box 511 DeWitt, AR 72042</b>	<b>First National Bank of DeWitt P. O. Box 511 DeWitt, AR 72042</b>	<b>16 X 20 Vermeer HDD 15,000.00 88 Freightliner truck 6000.00</b>		<b>60,000.00</b>  <b>(21,000.00 secured)</b>
<b>First USA Bank P.O. Box 15298 Wilmington, DE 19889-8650</b>	<b>First USA Bank P.O. Box 15298 Wilmington, DE 19889-8650</b>	<b>Credit Card Charges</b>		<b>9,763.48</b>
<b>First USA Bank P.O. Box 15298 Wilmington, DE 19889-8650</b>	<b>First USA Bank P.O. Box 15298 Wilmington, DE 19889-8650</b>	<b>Credit Card Charges</b>		<b>4,507.57</b>
<b>Household Bank BCY P.O. Box 80084 Salinas, CA 93912-0084</b>	<b>Household Bank BCY P.O. Box 80084 Salinas, CA 93912-0084</b>	<b>Credit Card Charges</b>		<b>8,406.52</b>
<b>IRS Special Procedures P.O. Box 21126 801 Broadway MDP 146 Philadelphia, PA 19114</b>	<b>IRS Special Procedures P.O. Box 21126 801 Broadway MDP 146 Philadelphia, PA 19114</b>	<b>Income Taxes</b>		<b>44,000.00</b>
<b>Jefferson Capital Systems LLC 16 McLeland Rd Saint Cloud, MN 56303</b>	<b>Jefferson Capital Systems LLC 16 McLeland Rd Saint Cloud, MN 56303</b>	<b>Collect for Others</b>		<b>9,763.48</b>
<b>Legal Division Department of Finance &amp; Admin. P.O. Box 1272 Little Rock, AR 72203</b>	<b>Legal Division Department of Finance &amp; Admin. P.O. Box 1272 Little Rock, AR 72203</b>	<b>all property not encumbered</b>		<b>74,607.10</b>  <b>(26,350.00 secured)</b>
<b>Maryland National Bank c/o Midland Credit Management P. O. Box 939019 San Diego, CA 92193</b>	<b>Maryland National Bank c/o Midland Credit Management P. O. Box 939019 San Diego, CA 92193</b>			<b>16,020.88</b>
<b>Maryland National Bank c/o Stephen P. Lamb P.O. Box 1027 Beebe, AR 72012</b>	<b>Maryland National Bank c/o Stephen P. Lamb P.O. Box 1027 Beebe, AR 72012</b>			<b>12,896.37</b>

In re **Lawrence E Ross**  
**Freda Ross**

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>
<b>MBNA America</b> <b>P.O. Box 15288</b> <b>Wilmington, DE 19886-5288</b>	<b>MBNA America</b> <b>P.O. Box 15288</b> <b>Wilmington, DE 19886-5288</b>			<b>15,276.42</b>
<b>NCO Portfolio Management, Inc.</b> <b>c/o Merchants Credit Guide</b> <b>P.O. Box 18053</b> <b>Hauppauge, NY 11788</b>	<b>NCO Portfolio Management, Inc.</b> <b>c/o Merchants Credit Guide</b> <b>P.O. Box 18053</b> <b>Hauppauge, NY 11788</b>			<b>9,632.29</b>
<b>Signet Bank</b> <b>P.O. Box 26030</b> <b>Richmond, VA 23260</b>	<b>Signet Bank</b> <b>P.O. Box 26030</b> <b>Richmond, VA 23260</b>			<b>4,484.17</b>

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

I, the Owner of the corporation named as 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 **October 1, 2007**

Signature **/s/ Lawrence E Ross**  
**Lawrence E Ross**  
Debtor

Date **October 1, 2007**

Signature **/s/ Freda Ross**  
**Freda Ross**  
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.

Adams Parts & Supply  
c/o Russell D. Berry  
P. O. Box 381  
De Witt, AR 72042

American Express  
P.O. Box 30384  
Salt Lake City, UT 84130

American Express  
P.O. Box 297871  
Fort Lauderdale, FL 33329

American Express Travel  
c/o Nationwide Credit, Inc.  
3600 East University, Suite B1350  
Phoenix, AZ 85034

Associates  
c/o MCM  
P.O. Box 939019  
San Diego, CA 92193

AT&T Universal Card bcy  
P. O. Box 44167  
Jacksonville, FL 32231

CACV of Colorado, LLC  
c/o Financial Recovery Services  
P. O. Box 385908  
Minneapolis, MN 55438

Capital One Credit Card BCY  
P.O. Box 30285  
Salt Lake City, UT 84130

CIT Group  
P.O. Box 24330  
Oklahoma City, OK 73124

Citibank  
c/o Associated Recovery Systems  
P. O. Box 19720  
Irvine, CA 92623

Citicorp  
c/o Collectcorp Corporation  
300 International Drive, Suite 100  
Buffalo, NY 14221

Creditone, LLC  
P.O. Box 4115  
Concord, CA 94524

David Pfaffenberger  
418 East 8th  
De Witt, AR 72042

DeWitt Bank & Trust Company  
P.O. Drawer 71  
DeWitt, AR 72042

Discover Card  
P. O. Box 30395  
Salt Lake City, UT 84130-0395

Financial Recovery Services  
P.O. Box 385908  
Minneapolis, MN 55438

First Financial Asset MGMT, IN  
PO Box 6887  
Miramar Beach, FL 32550

First National Bank of DeWitt  
P. O. Box 511  
DeWitt, AR 72042

First USA Bank  
P.O. Box 15298  
Wilmington, DE 19889-8650

HDD Broker, Inc.  
c/o Transworld Systems  
5880 Commerce Blvd.  
Rohnert Park, CA 94928

Hosto & Buchan PLLC  
Attorneys at Law  
P.O. Box 3397  
Little Rock, AR 72203

Household Bank BCY  
P.O. Box 80084  
Salinas, CA 93912-0084

IRS Special Procedures  
P.O. Box 21126  
801 Broadway MDP 146  
Philadelphia, PA 19114

Jefferson Capital Systems LLC  
16 McLeland Rd  
Saint Cloud, MN 56303

Legal Division  
Department of Finance & Admin.  
P.O. Box 1272  
Little Rock, AR 72203

Legal Division  
Employment Security Division  
P.O. Box 2981  
Little Rock, AR 72203

Leross

Marine Midland Bank  
c/o Law Office of Mitchell N. Kay  
P. O. Box 9006  
Smithtown, NY 11787

Mark Wilcox  
Commission of State Lands  
109 State Capitol  
Little Rock, AR 72201

Maryland National Bank  
c/o Stephen P. Lamb  
P.O. Box 1027  
Beebe, AR 72012

Maryland National Bank  
c/o Midland Credit Management  
P. O. Box 939019  
San Diego, CA 92193

MBNA America  
P.O. Box 15288  
Wilmington, DE 19886-5288

Midland Credit Management  
P.O. Box 939019  
San Diego, CA 92193

NCO Financial Systems, Inc.  
P.O. Box 41417  
Philadelphia, PA 19101-1417

NCO Portfolio Management, Inc.  
c/o Merchants Credit Guide  
P.O. Box 18053  
Hauppauge, NY 11788

Pentagroup Financial  
5959 Corporate Dr. Ste 1400  
Houston, TX 77036

Plaza Associates  
P.O. Box 18008  
Hauppauge, NY 11788

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Richmond, VA 23260

Southern & Allen  
Attorneys at Law  
P.O. Box 17248  
Little Rock, AR 72222

State of Arkansas Employment  
Security Division  
P.O. Box 8060  
Little Rock, AR 72203

Stephen P. Lamb  
Attorney at Law  
P.O. Box 1027  
Beebe, AR 72012-1027

Travelers Insurance  
c/o Credit Collection Services  
Two Wells Avenue  
Department 7249  
Newton Center, MA 02459

Vermeer Mid-South, Inc  
5246 Greenway Dr.  
Jackson, MS 39204

Viking Collection Service, Inc.  
P.O. Box 59207  
Minneapolis, MN 55459

Zwicker & Associates  
800 Federal Street  
Andover, MA 01810