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B1 (Official)	Form 1)(1/	08)										
	United States Bankruptcy C Eastern District of Arkansa:										Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle):  Lefler, Stephen Frank MD					Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):			
All Other Na (include man			or in the last the names):	8 years						Joint Debtor trade names	in the last 8 years ):	
Last four dig	one, state all)	Sec. or Indi	vidual-Taxpa	ayer I.D. (	ITIN) No./	Complete E	IN Last f	our digits o		r Individual-	Гахрауег I.D. (ITIN) N	o./Complete EIN
	kington [		Street, City, a	and State)	:	ZID C. I		Address of	Joint Debtor	r (No. and Str	reet, City, and State):	ZID C. I
						ZIP Code <b>72143</b>						ZIP Code
County of R White	esidence or	of the Prin	cipal Place of	f Business	s:		Coun	y of Reside	ence or of the	Principal Pla	ace of Business:	
	dress of Del	otor (if diffe	rent from str	eet addres	ss):		Maili	ng Address	of Joint Deb	tor (if differe	nt from street address):	
					Г	ZIP Code						ZIP Code
Location of (if different)			siness Debtor ve):	•	•		•					
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organi under Title 26 of the United S		s defined	defined	the er 7 er 9 er 11 er 12 er 13 are primarily cd in 11 U.S.C. red by an indiv	Petition is Fi	busin	ecognition eding ecognition					
attach signis unable	ee to be paid gned applice to pay fee ee waiver re	ched  d in installmation for the except in inequested (approximate)	nents (applica e court's cons stallments. Fuplicable to cle e court's cons	able to ind sideration Rule 10060 hapter 7 in	certifying t (b). See Offi ndividuals o	hat the debt cial Form 3A only). Must	Check	Debtor is  if: Debtor's a to insiders  all applica A plan is Acceptance	not a small baggregate nor a sor affiliates ble boxes: being filed wees of the pla	ncontingent 1 are less than with this petition were solici	s defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (excludated 1\$2,190,000.	C. § 101(51D). ing debts owed e or more
☐ Debtor e	estimates that estimates that	at funds will at, after any	ation be available exempt prop for distributi	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated N  1- 49			□ 200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			

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B1 (Official For	rm 1)(1/08)		Page 2	
Voluntar	y Petition	Name of Debtor(s):  Lefler, Stephen Frank MD		
(This page mı	ust be completed and filed in every case)	Lener, Otephen 116	ank wid	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than tw	o, attach additional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (	If more than one, attach additional sheet)	
Name of Debt - None -	tor:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(T- 1- samulated if debtor is	Exhibit B	
forms 10K a pursuant to S and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  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 Signature of Attorney for Debtor(s) (Date)		
☐ Yes, and ☐ No.  (To be comp ☐ Exhibit If this is a join	oleted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	nibit D  ch spouse must complete a a part of this petition.  and made a part of this pet	and attach a separate Exhibit D.)	
	Debtor has been domiciled or has had a residence, princip	-	ncipal 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, go Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or ps in the United States but is	orincipal assets in the United States in s defendant in an action or	
	Certification by a Debtor Who Reside (Check all app		tial Property	
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would	become due during the 30-day period	
	□ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1)(1/08) Page 3

## **Voluntary Petition**

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

#### 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/ Stephen Frank Lefler, MD

Signature of Debtor Stephen Frank Lefler, MD

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 28, 2009

Date

#### 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

May 28, 2009

Date

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

## $Signature\ of\ Debtor\ (Corporation/Partnership)$

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 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.)

Name of Debtor(s):

Lefler, Stephen Frank MD

- ☐ 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 19 is attached.

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

Social-Security number (If the bankrutpcy 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.)

◥	7	

Date

Address

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.

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

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

		Eastern District of Arkansas		
In re	Stephen Frank Lefler, MD		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

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

☐ 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.]

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.	
☐ 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 decis	ions 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 the requirement of 11 U.S.C. § 109(h) does not apply in this district.	at the credit counseling
I certify under penalty of perjury that the information provided above is	true and correct.
Signature of Debtor: /s/ Stephen Frank Lefler, MD	
Stephen Frank Lefler, MD	
Date: May 28, 2009	

**B4** (Official Form 4) (12/07)

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

In re	Stephen Frank Lefler, MD			
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Advanta Bank Corp.	Advanta Bank Corp.	Business debt -		13,157.03
PO Box 30715	PO Box 30715	credit card		
Salt Lake City, UT 84130-0715 Bank of America	Salt Lake City, UT 84130-0715  Bank of America	purchases Credit card		40 0EE 00
PO Box 15026	PO Box 15026	purchases		10,855.00
Wilmington, DE 19850-5026	Wilmington, DE 19850-5026	purchases		
Bank of America	Bank of America	Loan		7,644.00
PO Box 15027	PO Box 15027			1,616
Wilmington, DE 19850-5026	Wilmington, DE 19850-5026			
Bank of America	Bank of America	Credit card		40,458.86
PO Box 15026	PO Box 15026	purchases		
Wilmington, DE 19850-5026	Wilmington, DE 19850-5026			
Bank of America	Bank of America	Business debt -		26,837.31
PO Box 15184	PO Box 15184	credit card		
Wilmington, DE 19850-5184	Wilmington, DE 19850-5184	purchases		
Bank of America	Bank of America	Credit card		23,561.12
PO Box 15026	PO Box 15026	purchases		
Wilmington, DE 19850-5026	Wilmington, DE 19850-5026			22.25.42
Bank of America	Bank of America	Credit card		20,056.42
PO Box 15026	PO Box 15026	purchases		
Wilmington, DE 19850-5026 Bank of America	Wilmington, DE 19850-5026  Bank of America	Business debt -		17,911.47
PO Box 15184	PO Box 15184	Credit card		17,911.47
Wilmington, DE 19850-5184	Wilmington, DE 19850-5184	purchases		
Capital One	Capital One	Business debt -		62,931.89
PO Box 30273	PO Box 30273	Small business		02,331.03
Salt Lake City, UT 84130-0273	Salt Lake City, UT 84130-0273	loan		
Chase Cardmember Services	Chase Cardmember Services	Credit card		15,092.02
PO Box 15298	PO Box 15298	purchases		1,11
Wilmington, DE 19850-5298	Wilmington, DE 19850-5298	-		
Chase Cardmember Services	Chase Cardmember Services	Credit card		14,501.13
PO Box 15298	PO Box 15298	purchases		
Wilmington, DE 19850-5298	Wilmington, DE 19850-5298			
<b>Chase Cardmember Services</b>	Chase Cardmember Services	Providian/WaMu -		12,227.56
PO Box 15298	PO Box 15298	credit card		
Wilmington, DE 19850-5298	Wilmington, DE 19850-5298	purchases		

B4 (Offic	cial Form 4) (12/07) - Cont.		
In re	Stephen Frank Lefler, MD	Case No.	
	Debtor(s)		

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
CitiMortgage, Inc. Bankruptcy Department PO Box 9481 MS 322 Gaithersburg, MD 20898	CitiMortgage, Inc. Bankruptcy Department PO Box 9481 Gaithersburg, MD 20898	Single-family residence at: 100 Tarkington Dr., Searcy, Arkansas - Joint w/spouse (1/2 interest)		127,115.95 (425,000.00 secured) (400,130.88 senior lien)
Cytyc, LP c/o Peter (Tripp) G. Estes, III Estes, Gramling & Estes, PLC PO Drawer 3883 Fayetteville, AR 72702-3883	Cytyc, LP c/o Peter (Tripp) G. Estes, III Estes, Gramling & Estes, PLC Fayetteville, AR 72702-3883	Business debt		7,232.25
First Security Bank PO Box 1009 Searcy, AR 72145	First Security Bank PO Box 1009 Searcy, AR 72145			147,075.00
First Security Bank PO Box 1009 Searcy, AR 72145	First Security Bank PO Box 1009 Searcy, AR 72145			130,075.00
Liberty Bank of Arkansas Special Assets PO Box 7514 Jonesboro, AR 72403-7514 Robert "Bo" Frazier	Liberty Bank of Arkansas Special Assets PO Box 7514 Jonesboro, AR 72403-7514 Robert "Bo" Frazier	2006 Mercedes		26,329.00 (18,300.00 secured)
Certified Public Accountant	Certified Public Accountant	Accounting Services		6,292.30
Strategic Business Systems, Inc. 4919 Old Summer Rd. Memphis, TN 38122	Strategic Business Systems, Inc. 4919 Old Summer Rd. Memphis, TN 38122	Business debt		21,000.00
YGamma Healthcare, Inc. 1717 West Maud Poplar Bluff, MO 63901	YGamma Healthcare, Inc. 1717 West Maud Poplar Bluff, MO 63901	Business debt		11,319.77

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

I, **Stephen Frank Lefler, MD**, 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	May 28, 2009	Signature	/s/ Stephen Frank Lefler, MD	
			Stephen Frank Lefler, MD	
			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.

Advanta Bank Corp. PO Box 30715 Salt Lake City, UT 84130-0715

American Bureau of Collections 1100 Main St. Buffalo, NY 14209-2356

American Express Customer Service PO Box 981535 El Paso, TX 79998-1535

Bank of America PO Box 15027 Wilmington, DE 19850-5026

Bank of America PO Box 15026 Wilmington, DE 19850-5026

Bank of America PO Box 15184 Wilmington, DE 19850-5184

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

Capital One PO Box 30273 Salt Lake City, UT 84130-0273

Chase Cardmember Services PO Box 15298 Wilmington, DE 19850-5298

CitiMortgage, Inc.
Bankruptcy Department
PO Box 9481
MS 322
Gaithersburg, MD 20898

CuraScript Specialty Distribution PO Box 533307 Atlanta, GA 30353-3307

Cytyc, LP c/o Peter (Tripp) G. Estes, III Estes, Gramling & Estes, PLC PO Drawer 3883 Fayetteville, AR 72702-3883

First Security Bank Customer Service PO Box 30495 Tampa, FL 33630

First Security Bank PO Box 1009 Searcy, AR 72145

GuLogic Rx 2520 Windy Hill Rd., Ste. 201 Marietta, GA 30067

Harry S. Hurst, Jr. Attorney at Law PO Box 1733 Jonesboro, AR 72403-1733

James & Jessica Anderson, Indiv. Nat. Grdns. of James D. Anderson c/o Brad Hendrix Law Firm 500 C Pleasant Valley Dr. Little Rock, AR 72227

Liberty Bank of Arkansas Special Assets PO Box 7514 Jonesboro, AR 72403-7514

McKesson Medical Surgical PO Box 740215 Cincinnati, OH 45274-0215 Merck Atlanta Distribution Center 1645 Satellite Blvd. Duluth, GA 30097

Robert "Bo" Frazier Certified Public Accountant

Searcy Clinic for Women 406 Rodgers Dr. Searcy, AR 72143

Simmons First National Bank PO Box 7009 Pine Bluff, AR 71611-7009

Strategic Business Systems, Inc. 4919 Old Summer Rd. Memphis, TN 38122

Ted M. Hayden Attorney at Law 7505 Capital Dr. Germantown, TN 38138

The Lab of Path, P.A. 1915 Beebe Capps Blvd. Searcy, AR 72143

TheraCom 9717 Key West Ave. Rockville, MD 20850

YGamma Healthcare, Inc. 1717 West Maud Poplar Bluff, MO 63901