

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Eastern District of Arkansas		Voluntary Petition										
Name of Debtor (if individual, enter Last, First, Middle): Williams, John S.		Name of Joint Debtor (Spouse) (Last, First, Middle): Williams, Jacqueline										
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA John Sherrod Williams		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-4839		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1830										
Street Address of Debtor (No. and Street, City, and State): 17248 Clearwater Hensley, AR <div style="text-align: right; font-size: small;">ZIP Code 72065</div>		Street Address of Joint Debtor (No. and Street, City, and State): 17248 Clearwater Hensley, AR <div style="text-align: right; font-size: small;">ZIP Code 72065</div>										
County of Residence or of the Principal Place of Business: Saline		County of Residence or of the Principal Place of Business: Saline										
Mailing Address of Debtor (if different from street address): 3040 E. Woodson Lateral Hensley, AR <div style="text-align: right; font-size: small;">ZIP Code 72065</div>		Mailing Address of Joint Debtor (if different from street address): 3040 E. Woodson Lateral Hensley, AR <div style="text-align: right; font-size: small;">ZIP Code 72065</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 checked="" 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 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 checked="" type="checkbox"/> Debts are primarily business debts.										
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. 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 <table style="width:100%; text-align: center; font-size: small;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input checked="" type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>			<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" 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
<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99		<input checked="" 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 <table style="width:100%; text-align: center; font-size: small;"> <tr> <td><input checked="" type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>			<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
<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 <table style="width:100%; text-align: center; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<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 type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" 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	
<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 type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" 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			

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Williams, John S. Williams, Jacqueline</p>
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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:

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

Certification 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.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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

Name of Debtor(s):
Williams, John S.
Williams, Jacqueline

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/ John S. Williams
 Signature of Debtor **John S. Williams**

X /s/ Jacqueline Williams
 Signature of Joint Debtor **Jacqueline Williams**

Telephone Number (If not represented by attorney)
July 2, 2009
 Date

Signatures

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
 Signature of Foreign Representative

 Printed Name of Foreign Representative

 Date

Signature of Attorney*

X /s/ 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
July 2, 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 Non-Attorney Bankruptcy Petition Preparer

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

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

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

 Address

X _____
 Date

Signature of Debtor (Corporation/Partnership)

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

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

X _____
 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

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

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

 Date

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**

In re John S. Williams
Jacqueline Williams

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. *[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.

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

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/ John S. Williams
 John S. Williams

Date: July 2, 2009

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

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

In re John S. Williams
Jacqueline Williams

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. *[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.

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

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/ Jacqueline Williams
 Jacqueline Williams

Date: July 2, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Eastern District of Arkansas

In re **John S. Williams**
Jacqueline Williams

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>
Bank of the Ozarks PO Box 8811 Little Rock, AR 72231	Bank of the Ozarks PO Box 8811 Little Rock, AR 72231	Vimy Ridge, Pulaski Cnty - Little Rock Municipal Imp (Debtors Guaranty)		800,000.00
Bank of the Ozarks PO Box 8811 Little Rock, AR 72231	Bank of the Ozarks PO Box 8811 Little Rock, AR 72231	Lonesome Oak, Saline Cnty - Land, Subdivision Development (Debtors Guaranty)		329,027.00
Chase Home Finance, LLC Foreclosure Department 3415 Vision Dr. Columbus, OH 43219-6009	Chase Home Finance, LLC Foreclosure Department 3415 Vision Dr. Columbus, OH 43219-6009	356 MacKenzie Lane - 1st (Debtors Guaranty)		346,540.00
Chase Home Finance, LLC Foreclosure Department 3415 Vision Dr. Columbus, OH 43219-6009	Chase Home Finance, LLC Foreclosure Department 3415 Vision Dr. Columbus, OH 43219-6009	Single family residence at 17248 Clearwater Drive, Hensley, AR		728,185.41 (0.00 secured) (103,620.18 senior lien)
Delta Trust & Bank c/o Lance R. Miller Mitchell Williams Law Firm 425 W. Capitol Ave., Ste. 1800 Little Rock, AR 72201	Delta Trust & Bank c/o Lance R. Miller Mitchell Williams Law Firm Little Rock, AR 72201	Lot 1-C, Village at Hurricane Lake, 5550-5554 Village Creek Dr., Benton, Saline County, AR		721,178.00
Heartland Bank PO Box 5670 N. Little Rock, AR 72119	Heartland Bank PO Box 5670 N. Little Rock, AR 72119	Oaktree Place - Subdivision development (Debtor Guaranty)		611,518.00
Midland Loan PO Box 5670 North Little Rock, AR 72119	Midland Loan PO Box 5670 North Little Rock, AR 72119	21890 Acacia Drive (Debtors Guaranty)		1,204,708.00
One Bank P.O. Box 34113 Little Rock, AR 72203-4113	One Bank P.O. Box 34113 Little Rock, AR 72203-4113	Vimy Ridge, Pulaski Cnty - Land under development (Debtors Guaranty)		400,000.00

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

John S. Williams

In re Jacqueline Williams

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>
One Bank & Trust, NA c/o G. Robert Hardin Hardin & Grace, P.A. 500 Main St., Ste. A North Little Rock, AR 72114	One Bank & Trust, NA c/o G. Robert Hardin Hardin & Grace, P.A. North Little Rock, AR 72114	Business debt: Lawsuit - Pulaski (Debtor Guaranty)		422,795.25
One Bank & Trust, NA c/o G. Robert Hardin Hardin & Grace, P.A. 500 Main St., Ste. A North Little Rock, AR 72114	One Bank & Trust, NA c/o G. Robert Hardin Hardin & Grace, P.A. North Little Rock, AR 72114	Business debt: Lawsuit - Saline County (Debtor Guaranty)		782,380.59
One Bank & Trust, NA c/o G. Robert Hardin Hardin & Grace, P.A. 500 Main St., Ste. A North Little Rock, AR 72114	One Bank & Trust, NA c/o G. Robert Hardin Hardin & Grace, P.A. North Little Rock, AR 72114	Business debt: Lawsuit - Mortgages (Debtors Guaranty)		359,942.34
Pulaski Bank & Trust PO Box 7299 Little Rock, AR 72217	Pulaski Bank & Trust PO Box 7299 Little Rock, AR 72217	205 Acres (Debtor Guaranty)		2,275,260.00
Pulaski Bank & Trust PO Box 7299 Little Rock, AR 72217	Pulaski Bank & Trust PO Box 7299 Little Rock, AR 72217	3018 Woodson Lateral - Strip Center (Debtors Guaranty)		481,736.00
Regions Bank PO Box 11407 Birmingham, AL 35246	Regions Bank PO Box 11407 Birmingham, AL 35246	Business debt		308,885.00
Summit Bank 1800 Military Rd. PO Box 1529 Benton, AR 72018	Summit Bank 1800 Military Rd. PO Box 1529 Benton, AR 72018	Valley Oak Courts - Development Overages (Debtor Guaranty)		281,033.00
Summit Bank 1800 Military Rd. PO Box 1529 Benton, AR 72018	Summit Bank 1800 Military Rd. PO Box 1529 Benton, AR 72018	Valley Oak Courts - Land Subdivision Development (Debtor Guaranty)		250,000.00
Summit Bank 1800 Military Rd. PO Box 1529 Benton, AR 72018	Summit Bank 1800 Military Rd. PO Box 1529 Benton, AR 72018	7611 Worth Avenue (Debtor Guaranty)		384,044.00
Summit Bank c/o Phyllis M. Jones Lax Vaughan Fortson, et al. 11300 Cantrell Rd., Ste. 201 Little Rock, AR 72212	Summit Bank c/o Phyllis M. Jones Lax Vaughan Fortson, et al. Little Rock, AR 72212	Business debt: Lawsuit - CrossClaim - Pulaski (Debtor Guaranty) - real estate		367,029.48

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

In re **John S. Williams**
Jacqueline Williams

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>
Taurus Land, a Gen. Partnership c/o B. Jeffery Pence Attorney at Law 1501 N. University, Ste. 966 Little Rock, AR 72207	Taurus Land, a Gen. Partnership c/o B. Jeffery Pence Attorney at Law Little Rock, AR 72207	Valley Oak Courts - Commercial Property; Mabelvale West - Improvement Distr. (Debtor Guaranty)		360,000.00
Tygris Vendor Finance, Inc. c/o Mark W. Hodge Chisenhall, Nestrud & Julian, PA 400 W. Capitol Ave., Ste. 2840 Little Rock, AR 72201	Tygris Vendor Finance, Inc. c/o Mark W. Hodge Chisenhall, Nestrud & Julian, PA Little Rock, AR 72201	Business debt: Lawsuit - Pulaski (Debtor Guaranty) - Equipment Lease to JW & Assoc.		235,789.40

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

We, **John S. Williams** and **Jacqueline Williams**, 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 **July 2, 2009**Signature **/s/ John S. Williams****John S. Williams**
DebtorDate **July 2, 2009**Signature **/s/ Jacqueline Williams****Jacqueline Williams**
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.

Action G. Doors
21551 Crab Apple
Hensley, AR 72065

Active Machine & Tool
6778 18th Ave.
Jenison, MI 49428

Advanced Machine
1410 Commerce
Benton, AR 72015

Advanced Refrigeration
500 Country Estates
Benton, AR 72019

AlarmCo, Inc.
17200 Chenal Parkway, Ste. 300
Little Rock, AR 72223

Anaya Concrete
363 Old Bear Rd.
Royal, AR 71968

Antique Brick
1609 E. 9th St.
Little Rock, AR 72202

Arkansas Democrat Gazette
P.O. Box 2221
Little Rock, AR 72203

Arkansas Millworks, LLC
3040 E. Woodson Lateral Rd.
Hensley, AR 72065

Arkansas Water Products
PO Box 897
Owasso, OK 74055

Arkansas Water Products, LLC
c/o Kelly W. McNulty
Gill Elrod Ragon, et al.
425 W. Capitol Ave., Ste. 3801
Little Rock, AR 72201

Armature Service
4620 W. 61st St.
Little Rock, AR 72209

Armour Pest Control
816 1/2 Kiehl, Ste. 5
Sherwood, AR 72120

Arvest Bank
PO Box 2220
Little Rock, AR 72203

AT&T
PO Box 105414
Atlanta, GA 30353

Atkinson Supply
10510 I-30, Ste. 4
Little Rock, AR 72209

B & W Enterprises, Inc.
3171 Hwy. 10 East
Perryville, AR 72126

B&S Flooring
3018 East Woodson Lateral Rd.
Hensley, AR 72065

Badley Siding
23708 Springlake Rd.
Hensley, AR 72065

BancorpSouth
2910 West Jackson St.
Tupelo, MS 38801-6799

Bank of the Ozarks
PO Box 8811
Little Rock, AR 72231

Benton Utilities
PO Box 607
Benton, AR 72018

Big D Enterprise
PO Box 273
Cabot, AR 72023

Bob Stevens
P.O. Box 5670
North Little Rock, AR 72119

BPI
PO Box 538518
Atlanta, GA 30353

Bradco Supply Corporation
c/o William M. Clark, Jr.
Cypert, Crouch, Clark & Harwell
POB ox 1400
Springdale, AR 72765-1400

Bryan K. Angel
9100 Geyer Springs Rd.
Little Rock, AR 72209

Capital One
Bankruptcy Correspondence
PO Box 5155
Norcross, GA 30091

Capitol Blueprint
PO Box 1587
Little Rock, AR 72203

CenterPoint Energy
P.O. Box 2628
Houston, TX 77210-4583

Central Ark Network
6948 Alcoa Rd. Sk
Benton, AR 72015

Chase Home Finance, LLC
Foreclosure Department
3415 Vision Dr.
Columbus, OH 43219-6009

City of Benton
PO Box 607
Benton, AR 72018

CNH Capital
Dept. CH 10460
Palatine, IL 60055

Columbia River Hardwoods, Inc.
PO Box 5670
North Little Rock, AR 72119

Community Bank
c/o Davy Carter
Carter Walker, PLLC
Post Office Box 628
Cabot, AR 72023

Community Bank
P.O. Box 1028
Cabot, AR 72023

Compass Bank
PO Box 5670
North Little Rock, AR 72119

ConTech Construction Pro
9025 Centre Pointe Dr., Ste. 400
West Chester, OH 45069

Countrywide Home Loans
Attn: Customer Service
SVB-314
PO Box 5170
Simi Valley, CA 93062-5170

David D. Garner Enterprises, Inc.
c/o James Paul Beachboard
Dover Dixon Horne, PLLC
PO Box 3363
Little Rock, AR 72203

Deano Hardwoods
2440 Hwy. 7 SB
Hot Springs Village, AR 71909

Del Tera Painting
PO Box 5670
North Little Rock, AR 72119

Delta Trust
2924 Kavanaugh Blvd.
Little Rock, AR 72205

Delta Trust & Bank
c/o Lance R. Miller
Mitchell Williams Law Firm
425 W. Capitol Ave., Ste. 1800
Little Rock, AR 72201

Denman Accounting Firm, P.A.
310 Natural Resources Dr.
Little Rock, AR 72205

Double Springs Grass Farm
PO Box 8288
Searcy, AR 72145

Dwayne Roggasch
PO Box 5670
North Little Rock, AR 72119

Federal Express
PO Box 660481
Dallas, TX 75266-0481

First Electric
PO Box 8087
Little Rock, AR 72203

First National Bank Omaha
PO Box 2557
Omaha, NE 68103-2557

FirstComp
PO Box 2087
Omaha, NE 68103

Flagstar
5151 Corporate Dr.
Troy, MI 48098-2639

Forklifts/Equip
PO Box 5670
North Little Rock, AR 72119

GE Capital
PO Box 740441
Atlanta, GA 30374-0441

Gerdau Ameristeel
PO Box 31328
Tampa, FL 33631-3328

Greg Angel
P.O. Box 5670
North Little Rock, AR 72119

Grizzley Creek Developments, LLC
PO Box 59
Little Rock, AR 72203

Hardware Resources
PO Box 676668
Dallas, TX 75267

Hasting Drywall
1248 Brixie Rd.
Hensley, AR 72065

Heartland Bank
PO Box 5670
N. Little Rock, AR 72119

Hogan Hardwoods & Moulding, Inc.
c/o Kathryn M. Irby
Wright, Lindsey & Jennings, LLP
200 W. Capitol Ave., Ste. 2300
Little Rock, AR 72201-3699

Home Depot Credit Services
PO Box 689100
Des Moines, IA 50368-9100

Homecomings Financial Services
Attn: Customer Service
P.O. Box 4622
Waterloo, IA 50704-4622

Hope Engineers
322 N. Market Place
Benton, AR 72015

Hughes Network
PO Box 5670
North Little Rock, AR 72119

Hurricane Lake Estates
6015 Worth Ave.
Benton, AR 72019

Hurricane Valley
1506 Prickett Road
Benton, AR 72019

IndyMac Federal Bank
Home Loan Services
6900 Beatrice Dr.
Kalamazoo, MI 49009

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Jones, Inc. dba Jones Heating
& Air Conditioning
c/o Perry Y. Young, Atty.
PO Box 1500
Benton, AR 72018

JW & Associates, Incorporated
3040 E. Woodson Lateral
Hensley, AR 72065

JW Hauling, LLC
3040 E. Woodson Lateral
Hensley, AR 72065

JW Properties, LLC
3040 E. Woodson Lateral
Hensley, AR 72065

Katco Construction
5645 Hwy. 38
Ward, AR 72176

Lasher Oil
3519 E. Broadway
North Little Rock, AR 72114

LEC
204 Cherry St.
Cabot, AR 72023

Lewis Lumber
520 Edison Ave.
Benton, AR 72019

Lonoke County Tax Collector
301 N. Center
PO Box 192
Lonoke, AR 72086

LTD Financial
Shell Fleet
7322 Southwest, Ste. 1600
Houston, TX 77074

MacDonald & Owen Lu
1900 Riley Rd.
Sparta, WI 54656

Marking Systems, Inc.
PO Box 26078
Little Rock, AR 72221

Martin Marietta
PO Box 30013
Raleigh, NC 27622

Materials Testing of Little Rock
PO Box 23715
Little Rock, AR 72221

Metro Builders
8800 Maumelle Blvd.
Maumelle, AR 72113

Metropolitan National Bank
c/o Phyllis M. Jones
Lax, Vaughan, Fortson et al.
11300 Cantrell Rd., Ste. 201
Little Rock, AR 72201

Midland Loan
PO Box 5670
North Little Rock, AR 72119

MidState Interiors
PO Box 190485
Little Rock, AR 72203

MW Properties, LLC
3040 E. Woodson Lateral
Hensley, AR 72065

MWM Development, LLC
3040 E. Woodson Lateral
Hensley, AR 72065

National Erosion Control
64 St. Thomas Ct.
Little Rock, AR 72211

National Home Center
PO Box 16115
Little Rock, AR 72231

Niswanger Law Firm
PO Box 242694
Little Rock, AR 72203

OCE
721 W. 9th St.
Little Rock, AR 72203

Office Depot
PO Box 15298
Wilmington, DE 19850-5298

One Bank
P.O. Box 34113
Little Rock, AR 72203-4113

One Bank & Trust, NA
c/o G. Robert Hardin
Hardin & Grace, P.A.
500 Main St., Ste. A
North Little Rock, AR 72114

Paul Hickey
Walker & Hickey
PO Box 26278
Little Rock, AR 72221

Peterson Concrete
1810 McArthur
North Little Rock, AR 72118

Prestige Iron
2394 Grant 73
Sheridan, AR 72150

Pro Source
10400 Maumelle Blvd.
Maumelle, AR 72113

Pulaski Bank & Trust
PO Box 7299
Little Rock, AR 72217

Regions Bank
PO Box 11407
Birmingham, AL 35246

Regions Mortgage, Inc.
Bankruptcy Department
P.O. Box 5640
Montgomery, AL 36101-5640

River City Truss
PO Box 17956
North Little Rock, AR 72117

Riverstone, LLC
3040 E. Woodson Lateral Rd.
Hensley, AR 72065

Roberts Trash Service
PO Box 255
Mabelvale, AR 72103

SAIA Motor Freight
PO Box 73052
Dallas, TX 75373

Saline County Collector
Attn: Chris Villines
215 N. Main, Ste. #3
Benton, AR 72015

Saline County RSWMD
18511 W. Sardis
Bauxite, AR 72011

Sam Johnson
PO Box 224
Benton, AR 72018

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

Southern Insulation
1116 Sleepy Valley
Hot Springs National Park, AR 71901

Southern Pipe
19301 I-30
Benton, AR 72015

Southern Star Concrete, Inc.
8500 Freeport Pkwy., N, #200
Irving, TX 75063

Summit Bank
c/o Phyllis M. Jones
Lax Vaughan Fortson, et al.
11300 Cantrell Rd., Ste. 201
Little Rock, AR 72212

Summit Bank
1800 Military Rd.
PO Box 1529
Benton, AR 72018

Taurus Land, a Gen. Partnership
c/o B. Jeffery Pence
Attorney at Law
1501 N. University, Ste. 966
Little Rock, AR 72207

TME Electric, Inc.
c/o Justin Eisele
Eisele Law Firm, PA
124 N. Market St.
Benton, AR 72015

Tygris Vendor Finance, Inc.
c/o Mark W. Hodge
Chisenhall, Nestrud & Julian, PA
400 W. Capitol Ave., Ste. 2840
Little Rock, AR 72201

Uline
2200 S. Lakeside Dr.
Waukegan, IL 60085

US Express Leasing
PO Box 5670
North Little Rock, AR 72119

Weining America
PO Box 15630
Dept. 23
Wilmington, DE 19850

Whit Davis Lumber Plus
723 School Dr.
PO Box 369
Jacksonville, AR 72078

White County Property Owners Assoc
First AR Bank & Trust
600 West Main St.
Jacksonville, AR 72076

White County Tax Collector
117 W. Arch Ave.
Searcy, AR 72143

Wilson & Associates, P.L.L.C.
1521 Merrill Dr., Ste. D-220
Little Rock, AR 72211

WLS Sawmill, Inc.
8018 Hwy. 35
Benton, AR 72015

Wright Express
PO Box 6293
Carol Stream, IL 60157