# 2:08-bk-74839 Doc#: 1 Filed: 11/25/08 Entered: 11/25/08 14:58:58 Page 1 of 16

R1	(Official	Form	1)(1/08)	
DL	(Oniciai	гогш	1)(1/00)	

United States Bankruptcy C Western District of Arkansas							Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): CLEMMONS, Ward W.					ebtor (Spouse S, Ann Mai		Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		in the last 8 years :
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-4507	yer I.D. (ITIN) No	./Complete EII	(if mor	our digits o e than one, s	state all)	Individual-T	Faxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 10909 Woodland Drive Fort Smith, AR	nd State):	ZIP Code	10		dland Driv		eet, City, and State):
County of Residence or of the Principal Place o Sebastian	f Business:	72916		y of Reside bastian	ence or of the	Principal Pla	rce of Business:
Mailing Address of Debtor (if different from str	eet address):	ZIP Code	Mailir	ng Address	of Joint Debt	or (if differer	nt from street address):
Location of Principal Assets of Business Debtor (if different from street address above):							
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	(Che Health Care E Single Asset in 11 U.S.C. § Railroad Stockbroker Commodity E	Real Estate as § 101 (51B) Broker	defined	<ul> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> <li>□ Chapt</li> </ul>	<b>the I</b> er 7 er 9 er 11 er 12	Petition is Fil	tcy Code Under Which led (Check one box) napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding
<ul> <li>□ Clearing Bank</li> <li>□ Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> <li>□ Clearing Bank</li> <li>□ Other</li> <li>□ Tax-Exempt Entity (Check box, if applicable)</li> <li>□ Debtor is a tax-exempt organi: under Title 26 of the United S Code (the Internal Revenue CC</li> </ul>		nization States	defined "incurr	are primarily co 1 in 11 U.S.C. § ed by an indivi onal, family, or	(Check onsumer debts, 3 101(8) as dual primarily		
<ul> <li>Filing Fee (Check one box)</li> <li>Full Filing Fee attached</li> <li>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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate non s or affiliates) ble boxes: being filed wi ces of the plai	usiness debto contingent li are less than ith this petition n were solicit	defined in 11 U.S.C. § 101(51D). r as defined in 11 U.S.C. § 101(51D). quidated debts (excluding debts owed \$2,190,000.
Statistical/Administrative Information       *** Darrell W. Johnson AR Bar 65026 ***       THIS SPACE IS FOR COURT USE ONLY         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.       THIS SPACE IS FOR COURT USE ONLY					SPACE IS FOR COURT USE ONLY		
1- 50- 100- 200- 49 99 199 999	1,000-         5,001-           5,000         10,000	10,001-	□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000		
\$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,00 to \$10 to \$50 million million	01 \$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,00 to \$10 to \$50 million million	01 \$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion			

## 2:08-bk-74839 Doc#: 1 Filed: 11/25/08 Entered: 11/25/08 14:58:58 Page 2 of 16

B1 (Official For	m 1)(1/08)		Page 2	
Voluntar	•	Name of Debtor(s): CLEMMONS, Ward W.		
(This page mu	st be completed and filed in every case)	CLEMMONS, Ann Marie		
	All Prior Bankruptcy Cases Filed Within Las		1	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more that	n one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		<b>xhibit B</b> I whose debts are primarily consumer debts.)	
forms 10K a pursuant to S	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	have informed the petitioner that [he 12, or 13 of title 11, United States Co	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice	
🛛 Exhibit	Exhibit A is attached and made a part of this petition.       X /s/ Darrell W. Johnson AR Bar       November 25, 2008         Signature of Attorney for Debtor(s)       (Date)         Darrell W. Johnson AR Bar 65026			
	Ext	nibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiabl	e harm to public health or safety?	
	EL	nibit D		
(To be comp	Leted by every individual debtor. If a joint petition is filed, ea		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 joi	nt petition:			
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regardir	ng the Debtor - Venue		
	(Check any ag	oplicable box)		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, get	eneral partner, or partnership pending	g in this District.	
	Debtor is a debtor in a foreign proceeding and has its print 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.	s in the United States but is a defenda	ant in an action or	
	<b>Certification by a Debtor Who Reside</b> (Check all app		rty	
	Landlord has a judgment against the debtor for possession		, 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	here are circumstances under which the for possession, after the judgment for	he debtor would be permitted to cure possession was entered, and	
	Debtor has included in this petition the deposit with the co after the filing of the petition.			

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

<b>B1</b> (	Official Form 1)(1/08)		Page 3		
V	oluntary Petition		me of Debtor(s):		
	-		CLEMMONS, Ward W.		
(11	is page must be completed and filed in every case) Sign		CLEMMONS, Ann Marie		
	Signature(s) of Debtor(s) (Individual/Joint)	atur	es Signature of a Foreign Representative		
x	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.	is p ((	<ul> <li>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.</li> <li>Check only one box.)</li> <li>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.</li> <li>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.</li> </ul>		
	Signature of Debtor Ward W. CLEMMONS		Signature of Poleign Representative		
X	/s/ Ann Marie CLEMMONS Signature of Joint Debtor Ann Marie CLEMMONS		Printed Name of Foreign Representative Date		
	Telephone Number (If not represented by attorney)		Signature of Non-Attorney Bankruptcy Petition Preparer		
	November 25, 2008		· · · · ·		
	Date		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		
X	Signature of Attorney* /s/ Darrell W. Johnson AR Bar	compensation and have provided the debtor with a copy of this document compensation and have provided the debtor with a copy of this docu 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 promulg pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor			
	Signature of Attorney for Debtor(s)		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.		
	Darrell W. Johnson AR Bar 65026 Printed Name of Attorney for Debtor(s)		Official Form 19 is attached.		
	Darrell W. Johnson Firm Name		Printed Name and title, if any, of Bankruptcy Petition Preparer		
	20 North 6th Street Fort Smith, AR 72901 Address				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.)
	Email: darrellwj16@yahoo.com 479-783-0207 Fax: 479-783-3455 Telephone Number				
	November 25, 2008		Address		
	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.	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.		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:		
<b>.</b>	* *				
X	Signature of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	Printed Name of Authorized Individual				
	Title of Authorized Individual		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.		
	Date				

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Western District of Arkansas

Ward W. CLEMMONSIn reAnn Marie CLEMMONS

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*.

 $\Box$  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.

#### Official Form 1, Exh. D (10/06) - 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.]

 $\Box$  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.);

 $\Box$  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/ Ward W. CLEMMONS Ward W. CLEMMONS

Date: November 25, 2008

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CERTIFICA		ertificate Number: 01540-ARW-CC-005501210 F COUNSELING			
I CERTIFY that on November 25, 2008	, a	at 1:44 o'clock PMCST			
Ward Clemmons		received from			
Credit Counseling of Arkansas, Inc.					
	81114-				
an agency approved pursuant to 11 U.S.C.					
Western District of Arkansas	, a	an individual [or group] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h)	and 111	1.			
A debt repayment plan was not prepared	Ifac	debt repayment plan was prepared, a copy of			
the debt repayment plan is attached to this	certificat	ate.			
This counseling session was conducted by	telephone	ne			
<u></u>					
Date: November 25, 2008	Ву	/s/Nancy McCarthy			
	Name	Nancy McCarthy			
	Title	Credit Counselor			
* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).					

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Western District of Arkansas

Ward W. CLEMMONSIn reAnn Marie CLEMMONS

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*.

 $\Box$  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.

#### Official Form 1, Exh. D (10/06) - 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.]

 $\Box$  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.);

 $\Box$  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/ Ann Marie CLEMMONS
Ann Marie CLEMMONS

Date: November 25, 2008

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	Cer	tificate Number: 01540-ARW-CC-005501243
<b>CERTIFIC</b>	TE OF	COUNSELING
CERTIFY that on November 25, 2008	, at	1:47 o'clock PMCST
nn Marie Clemmons		received from
redit Counseling of Arkansas, Inc.		,
agency approved pursuant to 11 U.S.	C. § 111 to	provide credit counseling in the
estem District of Arkansas	, ar	n individual [or group] briefing that complied
ith the provisions of 11 U.S.C. §§ 109(	(h) and 111,	
debt repayment plan was not prepared	If a d	ebt repayment plan was prepared, a copy of
e debt repayment plan is attached to th	is certificat	е.
his counseling session was conducted	by telephone	
ate: November 25, 2008	By	/s/Nancy McCarthy
	Name	Nancy McCarthy
	Title	Credit Counselor

Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

#### United States Bankruptcy Court Western District of Arkansas

-	Ward W. CLEMMONS			
In re	Ann Marie CLEMMONS		Case No.	
		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]
Advance Me 600 Town Park Lane Ste. 500 Kennesaw, GA 30144	Advance Me 600 Town Park Lane Ste. 500 Kennesaw, GA 30144	Funds advanced on dental patients' credit card payments	Unliquidated	28,407.00
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	Bank of America P.O. Box 15726 Wilmington, DE 19886-5726 800-789-6685	Trade Debt	Unliquidated	13,078.00
Bank of America P.O. Box 15710 Wilmington, DE 19886-5710	Bank of America P.O. Box 15710 Wilmington, DE 19886-5710 800-789-6685	Trade Debt	Unliquidated	6,537.00
Benefit Bank 8300 Phoenix Ave. Fort Smith, AR 72903	Benefit Bank 8300 Phoenix Ave. Fort Smith, AR 72903	House and Lot located: 10909 Woodland Drive Fort Smith, AR 72916	Unliquidated	502,193.00 (492,000.00 secured)
Benefit Bank 8300 Phoenix Ave. Fort Smith, AR 72903	Benefit Bank 8300 Phoenix Ave. Fort Smith, AR 72903	uuuu		502,173.00 (0.00 secured)
Benefit Bank 8300 Phoenix Fort Smith, AR 72903	Benefit Bank 8300 Phoenix Fort Smith, AR 72903	tttttt		502,173.00 (492.00 secured)
Care Flite Ámbulance Service P.O. Box 610489 Dallas, TX 75261-0489	Care Flite Ambulance Service P.O. Box 610489 Dallas, TX 75261-0489	Accident/Injury	Unliquidated	14,335.00
Credit Union Services, Inc. 8131 LBJ Freeway Ste. 400 Dallas, TX 75251	Shannon Vance - Bankruptcy Dpt Credit Union Services, Inc. 8131 LBJ Freeway Ste. 400 Dallas, TX 75251 1-800-719-9039	COLLECTION Deficiency following surrender of leased vehicle	Disputed	20,000.00

B4 (Official Form 4) (12/07) - Cont. Ward W. CLEMMONS In re Ann Marie CLEMMONS

Debtor(s)

Case No.

## 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]
Darby Dental c/o Allen,Maxwell & Silver 190 Sylvan Avenue Englewood Cliffs, NJ 07632	Darby Dental c/o Allen,Maxwell & Silver 190 Sylvan Avenue Englewood Cliffs, NJ 07632	Collection: Dental supplies	Unliquidated	6,677.00
DeLage Landen Financial c/o John B. Buzbee, Attorney 320 Executive Court Ste. 304 Little Rock, AR 72205	John Buzbee, Attorney at Law DeLage Landen Financial c/o John B. Buzbee, Attorney 320 Executive Court Ste. 304 Little Rock, AR 72205 501-376-3600	Judgment for Deficiency following Replevin Action	Unliquidated	96,186.00
Department of the Treasury Internal Revenue Service Austin, TX 73301	Department of the Treasury Internal Revenue Service Austin, TX 73301	Federal Withholding Taxes		25,000.00
GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061 866-893-7864	Trade Account; Unliquidated	Unliquidated	6,140.69
Harris Methodist Fort Worth P.O. Box 916063 Fort Worth, TX 76191-6063	Harris Methodist Fort Worth P.O. Box 916063 Fort Worth, TX 76191-6063	Hospital/injury	Unliquidated	20,486.40
Henry Schein Dept. CH 10560 Palatine, IL 60055	Henry Schein Dept. CH 10560 Palatine, IL 60055	Dental Supplies	Unliquidated	13,917.00
Mason Dental 12752 Stark Rd. Livonia, MI 48150	Mason Dental 12752 Stark Rd. Livonia, MI 48150	Dental Supplies	Unliquidated	7,979.00
Names and Numbers P.O. Box 1479 Pittsburg, KS 66762	Names and Numbers P.O. Box 1479 Pittsburg, KS 66762	Telephone Directory	Unliquidated	4,848.00
Northwestern Mutual Box 88243 Milwaukee, WI 53288-0243	dNorthwestern Mutual Box 88243 Milwaukee, WI 53288-0243 800-388-8123	Loan Against Insur. Policy	Unliquidated	13,425.66
Regions Bank Commercial Loan Process. Ctr. P.O. Box 11407 Birmingham, AL 35246-0054	Regions Bank Commercial Loan Process. Ctr. P.O. Box 11407 Birmingham, AL 35246-0054	Loan	Unliquidated	7,088.06
Sebastian County Tax Assessor Sebastian County Courthouse Sixth and Rogers Fort Smith, AR 72901	Sebastian County Tax Assessor Sebastian County Courthouse Sixth and Rogers Fort Smith, AR 72901	Property Taxes on House and Lot at 3920 Rogers Ave., Ft. Smith, AR 7290`		4,343.00

B4 (Official Form 4) (12/07) - Cont. Ward W. CLEMMONS In re Ann Marie CLEMMONS

Debtor(s)

Case No.

#### 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]
Southwestern Bell Adver. c/o Hosto, Buchan, Attorneys P.O. Box 3397 Little Rock, AR 72203-3397	Joel D. Boyd, Atty Southwestern Bell Adver. c/o Hosto, Buchan, Attorneys P.O. Box 3397 Little Rock, AR 72203-3397 800-892-1460	Yellow Page Advertising	Unliquidated	13,557.94

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

We, **Ward W. CLEMMONS** and **Ann Marie CLEMMONS**, 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 November 25, 2008

Signature /s/ Ward W. CLEMMONS Ward W. CLEMMONS Debtor

Date November 25, 2008

#### Signature /s/ Ann Marie CLEMMONS Ann Marie CLEMMONS 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. Chase P.O. Box 94014 Palatine, IL 60094

Advance Me 600 Town Park Lane Ste. 500 Kennesaw, GA 30144

Bank of America P.O. Box 15726 Wilmington, DE 19886-5726

Bank of America P.O. Box 15710 Wilmington, DE 19886-5710

Benefit Bank 8300 Phoenix Ave. Fort Smith, AR 72903

Berlin-Wheeler, Inc. P.O. Box 463

Jefferson City, MO 65102-0463

Care Flite Ambulance Service P.O. Box 610489 Dallas, TX 75261-0489

Comet Cleaners 3501 Old Greenwood Rd. Fort Smith, AR 72903

Cox Cable P.O. Box 22142 Tulsa, OK 74121-2142

Credit Union of Texas FIA Card Services P.O. Box 15726 Wilmington, DE 19886-5726

Credit Union Services, Inc. 8131 LBJ Freeway Ste. 400 Dallas, TX 75251 Darby Dental c/o Allen,Maxwell & Silver 190 Sylvan Avenue Englewood Cliffs, NJ 07632

DeLage Landen Financial c/o John B. Buzbee, Attorney 320 Executive Court Ste. 304 Little Rock, AR 72205

Department of the Treasury Internal Revenue Service Austin, TX 73301

Don Miller Dental Ceramics c/o Jenkins Law Firm, PLLC P.O. Box 1525 Alma, AR 72921

Dorsey Dental 1227 West Walnut Rogers, AR 72756

Encore Receivables P.O. Box 3330 Olathe, KS 66063-3330

Executive Business Accounts c/o Hal Davis, Attorney P.O. Box 589 Hackett, AR 72937-0589

Fairway Lawns P.O. Box 55900 North Little Rock, AR 72115

GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061

Harris Methodist Fort Worth P.O. Box 916063 Fort Worth, TX 76191-6063 Henry Schein Dept. CH 10560 Palatine, IL 60055

IPSCO Med. Protective Finance P.O. Box 1109 Chattanooga, TN 37401

Jimmy Hall CPA 3307 Old Greenwood Rd. Ste. C Fort Smith, AR 72903

LA Ceramics 1339 Canton Rd. Ste. G Marietta, GA 30066

Landauer 2 Science Rd. Glenwood, IL 60425-1586

Mason Dental 12752 Stark Rd. Livonia, MI 48150

McKenzie, Becker and Stevens P.O. Box 1967 Lakeville, CT 06039

Names and Numbers P.O. Box 1479 Pittsburg, KS 66762

Nobel Biocane 22715 Savi Ranch Yorba Linda, CA 92887

Northwestern Mutual Box 88243 Milwaukee, WI 53288-0243

Regions Bank Commercial Loan Process. Ctr. P.O. Box 11407 Birmingham, AL 35246-0054 Sebastian Co. Circuit Clerk CASE NO. CV 2008-747 P.O. Box 1179 Fort Smith, AR 72902

Sebastian County Tax Assessor Sebastian County Courthouse Sixth and Rogers Fort Smith, AR 72901

Sharon C. Herrick, Agent 412 N 6th St. Ste. B Fort Smith, AR 72901-2000

Southwestern Bell Adver. c/o Hosto, Buchan, Attorneys P.O. Box 3397 Little Rock, AR 72203-3397

St. Edwards Mercy Hospital P.O. Box 504271 St. Louis, MO 63150-4271

Zimmer Dental 1900 Aston Avenue Carlsbad, CA 92008-7216