

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Babin Plan		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Jeffcoat, Michael Dennis		Name of Joint Debtor (Spouse) (Last, First, Middle): Jeffcoat, Debra Lynn
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1731		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7749
Street Address of Debtor (No. and Street, City, and State): 2708 Patti Lane Rogers, AR <div style="text-align: right;">ZIP Code 72756</div>		Street Address of Joint Debtor (No. and Street, City, and State): 2708 Patti Lane Rogers, AR <div style="text-align: right;">ZIP Code 72756</div>
County of Residence or of the Principal Place of Business: Benton		County of Residence or of the Principal Place of Business: Benton
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other 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 \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

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Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Jeffcoat, Michael Dennis Jeffcoat, Debra Lynn	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (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)	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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

Name of Debtor(s):
Jeffcoat, Michael Dennis
Jeffcoat, Debra Lynn

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/ Michael Dennis Jeffcoat
Signature of Debtor **Michael Dennis Jeffcoat**

X /s/ Debra Lynn Jeffcoat
Signature of Joint Debtor **Debra Lynn Jeffcoat**

Telephone Number (If not represented by attorney)

July 23, 2010
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/ Ronald L. Boyer
Signature of Attorney for Debtor(s)

Ronald L. Boyer 70010
Printed Name of Attorney for Debtor(s)

Watkins, Boyer, Gray, Edwards & Noblin, PLLC
Firm Name

1106 West Poplar Street
Rogers, AR 72756

Address

Email: vedwards@watkinslawoffice.com
479-636-2168 Fax: 479-636-6098

Telephone Number

July 23, 2010
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) (12/09)

**United States Bankruptcy Court
Babin Plan**

In re Michael Dennis Jeffcoat
Debra Lynn Jeffcoat

Debtor(s)

Case No. _____

Chapter 11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michael Dennis Jeffcoat
Michael Dennis Jeffcoat

Date: July 23, 2010

Certificate Number: 01540-ARW-CC-011525286



01540-ARW-CC-011525286

CERTIFICATE OF COUNSELING

I CERTIFY that on July 3, 2010, at 10:11 o'clock AM CDT, Michael D Jeffcoat received from Credit Counseling of Arkansas, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Arkansas, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: July 3, 2010 By: /s/Mary Sanchez

Name: Mary Sanchez

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).

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

**United States Bankruptcy Court
Babin Plan**

In re Michael Dennis Jeffcoat
Debra Lynn Jeffcoat

Debtor(s)

Case No. _____

Chapter 11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Debra Lynn Jeffcoat
Debra Lynn Jeffcoat

Date: July 23, 2010

Certificate Number: 01540-ARW-CC-011525279



01540-ARW-CC-011525279

CERTIFICATE OF COUNSELING

I CERTIFY that on July 3, 2010, at 10:11 o'clock AM CDT, Debra L Jeffcoat received from Credit Counseling of Arkansas, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Arkansas, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: July 3, 2010 By: /s/Mary Sanchez

Name: Mary Sanchez

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).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Babin Plan

In re **Michael Dennis Jeffcoat**
Debra Lynn Jeffcoat

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 America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884			9,880.00
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501			6,679.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850			4,759.00
Bank Of Arkansas P O Box 1407 Fayetteville, AR 72703	Bank Of Arkansas P O Box 1407 Fayetteville, AR 72703	Unsecured LOC		25,300.00
Benton County, Arkansas 215 E. Central Avenue Room 101 Bentonville, AR 72712	Benton County, Arkansas 215 E. Central Avenue Room 101 Bentonville, AR 72712			95,000.00
Berlin Wheeler Inc 711 W Mccarty St Jefferson City, MO 65101	Berlin Wheeler Inc 711 W Mccarty St Jefferson City, MO 65101	Collection St Mary S Mercy Heal		4,104.00
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285			5,000.00
Cap One Po Box 6492 Carol Stream, IL 60197	Cap One Po Box 6492 Carol Stream, IL 60197			6,000.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			15,894.00
Clinard Construction Bentonville, AR 72712	Clinard Construction Bentonville, AR 72712			36,000.00
Debbie Saari & Robert Thomas Panner Law Firm	Debbie Saari & Robert Thomas Panner Law Firm	Law Suit		4,000,000.00
First State Bank 2125 E. Joyce Fayetteville, AR 72703	First State Bank 2125 E. Joyce Fayetteville, AR 72703			42,000.00

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

In re **Michael Dennis Jeffcoat**
Debra Lynn Jeffcoat

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>
First Western Bank 401 W Walnut St Rogers, AR 72756	First Western Bank 401 W Walnut St Rogers, AR 72756	Automobile		4,688.00
GE Finance	GE Finance			40,000.00
Gemb/Care Credit 950 Forrer Blvd Kettering, OH 45420	Gemb/Care Credit 950 Forrer Blvd Kettering, OH 45420	ChargeAccount		6,001.00
Hickman-Mabry 2161 Ivey Lane Springdale, AR 72764	Hickman-Mabry 2161 Ivey Lane Springdale, AR 72764	RE Loan		470,000.00
Internal Revenue Service P O Box 249 Memphis, TN 38101	Internal Revenue Service P O Box 249 Memphis, TN 38101			56,940.00
Northwest Arkansas Restoration	Northwest Arkansas Restoration			10,000.00
Target Nb Po Box 673 Minneapolis, MN 55440	Target Nb Po Box 673 Minneapolis, MN 55440			5,884.00
Us Bank/Na Nd 4325 17th Ave S Fargo, ND 58125	Us Bank/Na Nd 4325 17th Ave S Fargo, ND 58125			9,793.00

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

We, **Michael Dennis Jeffcoat** and **Debra Lynn Jeffcoat**, 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 23, 2010Signature /s/ Michael Dennis Jeffcoat
Michael Dennis Jeffcoat
DebtorDate July 23, 2010Signature /s/ Debra Lynn Jeffcoat
Debra Lynn Jeffcoat
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.

AT&T
P O Box 5001
Carol Stream, IL 60197

Bank Of America
Po Box 15311
Wilmington, DE 19884

Bank Of America
Po Box 1598
Norfolk, VA 23501

Bank Of America
Po Box 17054
Wilmington, DE 19850

Bank Of Arkansas
P O Box 1407
Fayetteville, AR 72703

Bank Of Oklahoma Mtg
7060 S Yale Ave
Tulsa, OK 74136

Bank Of Rogers
801 N Dixieland Rd
Rogers, AR 72756

Bank Of The Ozarks
600 W Commercial St
Ozark, AR 72949

Benton County, Arkansas
215 E. Central Avenue
Room 101
Bentonville, AR 72712

Berlin Wheeler Inc
711 W Mccarty St
Jefferson City, MO 65101

Berlin-Wheel
Box 463
Jefferson City, MO 65102-0463

Cap One
Po Box 85520
Richmond, VA 23285

Cap One
Po Box 6492
Carol Stream, IL 60197

Chase
Po Box 15298
Wilmington, DE 19850

Chase
201 N Walnut St # De1-10
Wilmington, DE 19801

Citi
Po Box 6241
Sioux Falls, SD 57117

Clinard Construction
Bentonville, AR 72712

Compass Bank
15 20th St S Fl 9
Birmingham, AL 35233

Debbie Saari & Robert Thomas
Panner Law Firm

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

First National Bank
Po Box 7
Fort Smith, AR 72902

First National Credit Card
P O Box 249
Omaha, NE 68103

First State Bank
2125 E. Joyce
Fayetteville, AR 72703

First Western Bank
401 W Walnut St
Rogers, AR 72756

GE Finance

Gemb/Belk
Po Box 981491
El Paso, TX 79998

Gemb/Care Credit
950 Forrer Blvd
Kettering, OH 45420

Hickman-Mabry
2161 Ivey Lane
Springdale, AR 72764

Hsbc/Bsbuy
Po Box 15519
Wilmington, DE 19850

Internal Revenue Service
P O Box 249
Memphis, TN 38101

Kioti Tractor
6300 Kioti Drive
Wendell, NC 72591

Kohls/Chase
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Liberty Bank
P O Box 7514
Jonesboro, AR 72403

LOWES
GE MONEY BANK ATTN: BANKRUPTCY
P O BOX 530970
Atlanta, GA 30353

MTD
P O Box 368022
Strongsville, OH 44136

Ncc Recovery
1039 W Walnut Suite 5
Rogers, AR 72757

Nco Group Fin Systems
507 Prudential Road
Horsham, PA 19044

Need Name of Co-debtor

Nikki Cung
Dustin Darst
234 East Millsap Rd. Ste 400
Fayetteville, AR 72703

Northwest Arkansas Restoration

Regions Bk
P O Box 11007
Birmingham, AL 35207

Steve Geigle Attorney
123 W Elm
Rogers, AR 72756

Target Nb
Po Box 673
Minneapolis, MN 55440

TCF Inventory Finance
P O Box 4541
Carol Stream, IL 60197-4541

Thd/Cbsd
Po Box 6497
Sioux Falls, SD 57117

Toyota Motor Credit
3 Cityplace Dr Ste 790
Creve Coeur, MO 63141

Us Bank/Na Nd
4325 17th Ave S
Fargo, ND 58125

Zales/Cbsd
Po Box 6497
Sioux Falls, SD 57117