B1 (Official Form 1)(1/08)								
United States Bankruptcy Co District of Arizona				ourt Voluntary Petit			etition	
Name of Debtor (if individual, enter Last, First, Middle): Nickel, Thomas Arthur				of Joint De	ebtor (Spouse	e) (Last, First, Mi	ddle):	
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-Taxpa (if more than one, state all) xxx-xx-8151	yer I.D. (ITIN) No./C	Complete EI	N Last for (if more	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, a 3402 N. Stone Avenue Tucson, AZ	nd State):	ZIP Code	Street	Street Address of Joint Debtor (No. and Street, City, and State):				
	8	35705	-				Г	ZIP Code
County of Residence or of the Principal Place of Pima			Count	y of Reside	ence or of the	Principal Place	of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailiı	ng Address	of Joint Debt	tor (if different fr	rom street address):	
	Г	ZIP Code	_				Г	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	·		-				·	
Type of Debtor	Nature o	of Business		Chapter of Bankruptcy Code Under Which				
(Form of Organization) (Check one box)		one box)		the Petition is Filed (Check one box)				
	☐ Health Care Bus ☐ Single Asset Re		defined	efined Chapter 7 Chapter 9 Chapter 15 Petition for Recognition			gnition	
Individual (includes Joint Debtors)	in 11 U.S.C. § 1	01 (51B)		Chapter 11 Chapter 11 Chapter 11 Chapter 11				
See Exhibit D on page 2 of this form.	Stockbroker			Chapter 12 Chapter 15 Petition for Recognition				
□ Partnership	Commodity Bro	ker		Chapter 13 of a Foreign Nonmain Proceeding			eding	
<ul> <li>Partnership</li> <li>Other (If debtor is not one of the above entities,</li> </ul>	Clearing Bank Other			Nature of Debts				
check this box and state type of entity below.)		mpt Entity				(Check on		
		, if applicable	)	Debts are primarily consumer debts, Debts are primarily				primarily
	Debtor is a tax-exempt organiz under Title 26 of the United Sta Code (the Internal Revenue Co		l States	ates "incurred by an individual primarily for			lebts.	
Filing Fee (Check on	e box)			one box:		Chapter 11 Del		
Full Filing Fee attached							fined in 11 U.S.C. § 10 s defined in 11 U.S.C. §	
☐ 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.				t if: Debtor's a	aggregate nor		dated debts (excluding	
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must			Check	all applica		) are less utall \$2	,190,000.	
attach signed application for the court's consideration. See Official Form 3B.				Acceptan	ces of the pla	ith this petition. in were solicited accordance with	prepetition from one or 11 U.S.C. § 1126(b).	more
Statistical/Administrative Information							ACE IS FOR COURT USE	E ONLY
<ul> <li>Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li>Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul>								
Estimated Number of Creditors			_	_		1		
1- 50- 100- 200-	1,000-         5,001-           5,000         10,000	10,001- 25,000	□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

B1 (Official For	m 1)(1/08)	-	Page 2	
Voluntar	y Petition	Name of Debtor(s): Nickel, Thomas Arthur		
(This page mu	ust be completed and filed in every case)			
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two	, attach additional sheet)	
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	f more than one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if debtor is	Exhibit B an individual whose debts are primarily consumer debts.)	
forms 10K a pursuant to S and is reques	bleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	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).		
		Signature of Attorney for Debtor(s)         (Date)           Eric Slocum Sparks AZBAR #11726		
	Exh	l ibit 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	identifiable harm to public health or safety?	
		iibit D		
-	leted by every individual debtor. If a joint petition is filed, ea		nd attach a separate Exhibit D.)	
If this is a joi	D completed and signed by the debtor is attached and made a int petition:	a part of this period.		
-	D also completed and signed by the joint debtor is attached a	and made a part of this petit	ion.	
	Information Regardin	ng the Debtor - Venue		
_	(Check any ap	-		
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	a longer part of such 180 d	ays than in any other District.	
	There is a bankruptcy case concerning debtor's affiliate, ge			
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is he interests of the parties wi	a defendant in an action or ill be served in regard to the relief	
	Certification by a Debtor Who Reside (Check all app		ial Property	
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f	here are circumstances unde for possession, after the jud	er which the debtor would be permitted to cure gment for 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)).

B1 (Official Form 1)(1/08) Voluntory Dotition	Page           Name of Debtor(s):
Voluntary Petition	Nickel, Thomas Arthur
(This page must be completed and filed in every case)	
5	natures
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).	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 energified in this petition.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
${f X}$ _/s/ Thomas Arthur Nickel	X
Signature of Debtor Thomas Arthur Nickel	Signature of Foreign Representative
X	Printed Name of Foreign Representative
XSignature of Joint Debtor	Third Hane of Foreign Representative
5- <u>5</u>	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
July 8, 2009	
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
Signature of Attorney*	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
X /s/ Eric Slocum Sparks AZBAR Signature of Attorney for Debtor(s)	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.
Eric Slocum Sparks AZBAR #11726 Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
Eric Slocum Sparks, P.C.	
Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
110 S. Church Ave.	
Suite 2270 Tucson, AZ 85701	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
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: eric@ericslocumsparkspc.com (520) 623-8330 Fax: (520) 623-9157	
Telephone Number	
July 8, 2009	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
Signature of Debtor (Corporation/Partnership)	Date
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.	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 o assisted in preparing this document unless the bankruptcy petition preparer
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	not an individual:
X	
X Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of
Title of Authorized Individual	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	

# United States Bankruptcy Court District of Arizona

In re Thomas Arthur Nickel

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. [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.);

 $\Box$  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/ Thomas Arthur Nickel
	Thomas Arthur Nickel

Date: July 8, 2009

# United States Bankruptcy Court District of Arizona

In re Thomas Arthur Nickel

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)
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]
ASC P.O. Box 10388 Des Moines, IA 50306	ASC P.O. Box 10388 Des Moines, IA 50306	Residence: Duplex Location: 937 E. 34th Street		220,000.00 (186,500.00 secured)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Residence: Duplex Location: 3925 E. Blacklidge 5 and 6		215,781.25 (178,500.00 secured)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Residence: Duplex Location: 3925 E. Blacklidge 3 and 4		190,148.13 (180,000.00 secured)
Bank of America P.O. Box 8239 Van Nuys, CA 91410	Bank of America P.O. Box 8239 Van Nuys, CA 91410	Residence: Duplex Location: 965 E. 34th Street		233,433.48 (180,500.00 secured)
Charlotte Neilander 1117 W. Calle Trafalgar Green Valley, AZ 85622	Charlotte Neilander 1117 W. Calle Trafalgar Green Valley, AZ 85622	Personal Loan		42,000.00
Chase Mastercard P.O. Box 15548 Wilmington, DE 19886	Chase Mastercard P.O. Box 15548 Wilmington, DE 19886	Credit Card credit card-mastercard		12,094.00
Countrywide/Bank of America MSN SV 26B P.O. Box 10229 Van Nuys, CA 91410	Countrywide/Bank of America MSN SV 26B P.O. Box 10229 Van Nuys, CA 91410	Residence: House Location: 3137 N. MacEnroe		120,000.00 (196,500.00 secured) (85,000.00 senior lien)
Countrywide/Bank of America P.O. Box 10221 Van Nuys, CA 91410	Countrywide/Bank of America P.O. Box 10221 Van Nuys, CA 91410	Residence: Duplex Location: 931 E. 34th Street		235,000.00 (180,500.00 secured)
Discover Card P.O. Box 6103 Carol Stream, IL 60197	Discover Card P.O. Box 6103 Carol Stream, IL 60197	Credit Card credit card charges that have been incurred ongoing		23,947.77

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]
FIA P.O. Box 22021 Greensboro, NC 27420	FIA P.O. Box 22021 Greensboro, NC 27420	Credit Card Credit card		17,003.00
GE MoneyBank P.O. Box 981127 El Paso, TX 79998	GE MoneyBank P.O. Box 981127 El Paso, TX 79998	Credit Card credit card		8,456.59
GMAC P.O. Box 4622 Waterloo, IA 50704	GMAC P.O. Box 4622 Waterloo, IA 50704	Residence: Duplex Location: 620 E. Lester		231,543.84 (220,500.00 secured)
Lou Santilli and Kim Bateman PMB #301 9121 East Tanque Verde, #105 Tucson, AZ 85749	Lou Santilli and Kim Bateman PMB #301 9121 East Tanque Verde, #105 Tucson, AZ 85749	Residence: triplex Location: 1217 W. Garnette		139,000.00 (89,500.00 secured)
M & I Bank P.O. Box 3114 Milwaukee, WI 53201	M & I Bank P.O. Box 3114 Milwaukee, WI 53201	Land: Vacant Land Location: 1699 S. San Antonio		149,684.81 (0.00 secured)
M & I Bank P.O. Box 3114 Milwaukee, WI 53201	M & I Bank P.O. Box 3114 Milwaukee, WI 53201	Residence: House Location: 3402 N. Stone Avenue		280,902.28 (206,000.00 secured)
United Metro Materials Inc c/o LEWIS & ROCA 40 N. CENTRAL AVE Phoenix, AZ 85004	United Metro Materials Inc c/o LEWIS & ROCA 40 N. CENTRAL AVE Phoenix, AZ 85004	Judgment Lien Judgment lien		42,000.00
Wachovia P.O. Box 659538 San Antonio, TX 78265	Wachovia P.O. Box 659538 San Antonio, TX 78265	Rental: Duplex Location: 3865 N Tyndall		251,630.86 (215,000.00 secured)
Wachovia P.O. Box 629538 San Antonio, TX 78265	Wachovia P.O. Box 629538 San Antonio, TX 78265	Residence: Duplex Location: 1310 N. Catalina Avenue		236,068.35 (225,000.00 secured)
Wachovia P.O. Box 659538 San Antonio, TX 78265	Wachovia P.O. Box 659538 San Antonio, TX 78265	Residence: 4 apartments Location: 5810 S. Park Avenue		280,665.00 (255,500.00 secured)
WaMu Mailstop JAXA2031 P.O. Box 44090 Jacksonville, FL 32231	WaMu Mailstop JAXA2031 P.O. Box 44090 Jacksonville, FL 32231	Residence: Duplex Location: 320 N Blacklidge		224,894.00 (209,000.00 secured)

Debtor(s)

Case No.

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS (Continuation Sheet)

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

I, **Thomas Arthur Nickel**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date July 8, 2009

Signature /s/ Thomas Arthur Nickel Thomas Arthur Nickel

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.

ARIZONA DEPT OF REVENUE 1600 W. MONROE 7TH FLOOR PHOENIX AZ 85007

INTERNAL REVENUE SERVICE 4041 N. CENTRAL AVE. SUITE 112 PHOENIX AZ 85012

AMERICAN EXPRESS P O BOX 297871 FORT LAUDERDALE FL 33329

ASC P.O. BOX 10388 DES MOINES IA 50306

AURORA LOAN SERVICES 10350 PARK MEADOWS DRIVE LITTLETON CO 80124

BANK OF AMERICA P.O. BOX 8239 VAN NUYS CA 91410

BANK OF AMERICA 1515 WEST 14TH STREET TEMPE AZ 85281

BURNS PEST ELIMINATION 2602 W GROVERS AVE PHOENIX AZ 85053

CHARLOTTE NEILANDER 1117 W. CALLE TRAFALGAR GREEN VALLEY AZ 85622

### CHASE P.O. BOX 94014 PALATINE IL 60094

CHASE BANK P.O. BOX 260180 BATON ROUGE LA 70826 CHASE BANK 3415 VISION DRIVE COLUMBUS OH 43219

CHASE MASTERCARD P.O. BOX 15548 WILMINGTON DE 19886

CITI P.O. BOX 6006 THE LAKES NV 88901

COMPASS BANK P.O. BOX 830606 BIRMINGHAM AL 35283

COUNTRYWIDE/BANK OF AMERICA MSN SV 26B P.O. BOX 10229 VAN NUYS CA 91410

COUNTRYWIDE/BANK OF AMERICA P.O. BOX 10221 VAN NUYS CA 91410

DISCOVER CARD P.O. BOX 6103 CAROL STREAM IL 60197

DOWNEY SAVINGS AND LOAN 3501 JAMBOREE RD NEWPORT BEACH CA 92660

EMC MORTGAGE CORP P.O. BOXX 293150 LEWISVILLE TX 75029

### FIA P.O. BOX 22021 GREENSBORO NC 27420

GE MONEYBANK P.O. BOX 981127 EL PASO TX 79998

GMAC P.O. BOX 4622 WATERLOO IA 50704 IMFB-INDYMAC P.O. BOX 78826 PHOENIX AZ 85062 LOU SANTILLI AND KIM BATEMAN PMB #301 9121 EAST TANQUE VERDE, #105 TUCSON AZ 85749 M & I BANK P.O. BOX 3114 MILWAUKEE WI 53201 SAYCO 350 EAST PRINCE ROAD TUCSON AZ 85705 SUNTRUST P.O. BOX 27767 RICHMOND VA 23261 UNITED METRO MATERIALS INC C/O LEWIS & ROCA 40 N. CENTRAL AVE PHOENIX AZ 85004 WACHOVIA P.O. BOX 629538 SAN ANTONIO TX 78265 WACHOVIA P.O. BOX 659538 SAN ANTONIO TX 78265 WAMU MAILSTOP JAXA2031 P.O. BOX 44090 JACKSONVILLE FL 32231