

**United States Bankruptcy Court
District of Arizona**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): SUMMA, JOANNE C.	Name of Joint Debtor (Spouse) (Last, First, Middle):
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-0984	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, and State): 7928 E Riverdale St Mesa, AZ <div style="text-align: right; font-size: small;">ZIP Code 85207</div>	Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Maricopa	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>

Location of Principal Assets of Business Debtor (if different from street address above):

<p align="center">Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p align="center">Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p align="center">Nature of Debts (Check one box)</p> <p><input checked="" 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."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p align="center">Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
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Statistical/Administrative Information *** Bill King, PC ***

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.

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 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
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

THIS SPACE IS FOR COURT USE ONLY

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

Name of Debtor(s):
SUMMA, JOANNE C.

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/ JOANNE C. SUMMA
 Signature of Debtor **JOANNE C. SUMMA**

X
 Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 14, 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/ Bill King, PC
 Signature of Attorney for Debtor(s)

Bill King, PC
 Printed Name of Attorney for Debtor(s)

BILL KING P.C.
 Firm Name

7150 E. CAMELBACK ROAD
SUITE 444
SCOTTSDALE, AZ 85251
 Address

Email: billking@lawvue.com

480-949-7121 Fax: 480-890-0820
 Telephone Number

December 14, 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 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:

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

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.

**United States Bankruptcy Court
District of Arizona**

In re JOANNE C. SUMMA

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/ JOANNE C. SUMMA
JOANNE C. SUMMA

Date: December 14, 2009

Certificate Number: 02114-AZ-CC-009246311

CERTIFICATE OF COUNSELING

I CERTIFY that on 12/06/09, at 12:59 o'clock PM EST, JOANNE C SUMMA received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the DISTRICT OF ARIZONA, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) 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 Internet.

Date: 12-08-2009

By /s/LEA BOONE-HUNTER

Name LEA BOONE-HUNTER

Title 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).

United States Bankruptcy Court
District of Arizona

In re JOANNE C. SUMMA

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>
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	9613 S. 46th Drive, Laveen, AZ 85339		326,169.00 (155,000.00 secured)
Bank of America PO Box 10221 Van Nuys, CA 91410	Bank of America PO Box 10221 Van Nuys, CA 91410	22025 N 103rd, Peoria, AZ 85283		172,000.00 (120,000.00 secured)
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850	Credit account		36,911.00
Bank of America PO Box 301200 Los Angeles, CA 90030	Bank of America PO Box 301200 Los Angeles, CA 90030	Credit account		36,282.00
Bank of America PO Box 10221 Van Nuys, CA 91410	Bank of America PO Box 10221 Van Nuys, CA 91410	22025 N 103rd, Peoria, AZ 85283		21,000.00 (120,000.00 secured) (172,000.00 senior lien)
Barclays Bank Delaware 125 S West St Wilmington, DE 19801	Barclays Bank Delaware 125 S West St Wilmington, DE 19801	Credit account		20,317.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit account		19,321.00
Chase PO Box 94014 Palatine, IL 60094	Chase PO Box 94014 Palatine, IL 60094	Credit account		19,000.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit account		36,715.00
Chase Po Box 901039 Fort Worth, TX 76101	Chase Po Box 901039 Fort Worth, TX 76101	1114 E Pedro, Phoenix, AZ 85042		62,489.00 (135,000.00 secured) (174,546.00 senior lien)

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>
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	Credit account		23,331.00
Citi Cards PO Box 6401 The Lakes, NV 88901	Citi Cards PO Box 6401 The Lakes, NV 88901	Credit account		22,700.00
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	1114 E Pedro, Phoenix, AZ 85042		174,546.00 (135,000.00 secured)
Continental Chase Card Services Box 94014 Palatine, IL 60094	Continental Chase Card Services Box 94014 Palatine, IL 60094	Credit account		36,650.00
IndyMac Mortgage PO Box 4045 Kalamazoo, MI 49003	IndyMac Mortgage PO Box 4045 Kalamazoo, MI 49003	25278 W Centre, Buckeye, AZ 85326		234,000.00 (90,000.00 secured)
ING DIRECT 1 S Orange St Wilmington, DE 19801	ING DIRECT 1 S Orange St Wilmington, DE 19801	Location: 7928 E Riverdale St, Mesa AZ		910,879.00 (720,000.00 secured)
Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009	Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009	Mortgage		233,508.00
US Ariways Card Services Box 13337 Philadelphia, PA 19101	US Ariways Card Services Box 13337 Philadelphia, PA 19101	Credit account		20,500.00
Wells Fargo Bank PO Box 3908 Portland, OR 97208	Wells Fargo Bank PO Box 3908 Portland, OR 97208	16742 W Pierce, Goodyear, AZ 85338		60,000.00 (150,000.00 secured) (145,000.00 senior lien)
Wells Fargo Card Servicess PO Box 30086 Los Angeles, CA 90030	Wells Fargo Card Servicess PO Box 30086 Los Angeles, CA 90030	Credit account		25,000.00

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

In re **JOANNE C. SUMMA**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **JOANNE C. SUMMA**, 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 **December 14, 2009**Signature **/s/ JOANNE C. SUMMA****JOANNE C. SUMMA**

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.

SUMMA, JOANNE -

AFFILIATED
PO BOX 790001
SUNRISE BEACH MO 65079

AZ CENTRAL FCU
PO BOX 11650
PHOENIX AZ 85061

BAC HOME LOANS SERVICI
450 AMERICAN ST
SIMI VALLEY CA 93065

BALLY TOTAL FITNESS
12440 E IMPERIAL HWY STE
NORWALK CA 90650

BANK OF AMERICA
PO BOX 301200
LOS ANGELES CA 90030

BANK OF AMERICA
PO BOX 301200
LOS ANGELES CA 90030

BANK OF AMERICA
PO BOX 17054
WILMINGTON DE 19850

BANK OF AMERICA
PO BOX 17054
WILMINGTON DE 19850

BANK OF AMERICA
PO BOX 10221
VAN NUYS CA 91410

BANK OF AMERICA
PO BOX 10221
VAN NUYS CA 91410

BARCLAYS BANK DELAWARE
125 S WEST ST
WILMINGTON DE 19801

SUMMA, JOANNE -

CHASE
BOX 15298
WILMINGTON DE 19850

CHASE
BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 94014
PALATINE IL 60094

CHASE
PO BOX 901039
FORT WORTH TX 76101

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 15298
WILMINGTON DE 19850

CITI
PO BOX 6241
SIOUX FALLS SD 57117

CITI
PO BOX 6241
SIOUX FALLS SD 57117

CITI CARDS
PO BOX 6401
THE LAKES NV 88901

SUMMA, JOANNE -

CITIFINANCIAL RETAIL S
PO BOX 22066
TEMPE AZ 85285

CITIMORTGAGE INC
PO BOX 9438
GAITHERSBURG MD 20898

CONTINENTAL CHASE CARD SERVICES
BOX 94014
PALATINE IL 60094

DISCOVER CARD
BOX 6103
CAROL STREAM IL 60197

FIFTH THIRD BANK
38 FOUNTAIN SQUARE PLZ
CINCINNATI OH 45202

FIRST MERIT BANK
106 S MAIN ST
AKRON OH 44308

FIRST USA BANK N A
1001 JEFFERSON PLAZA
WILMINGTON DE 19701

FIRSTMERIT
III CASCADE PLAZA CAS-36
AKRON OH 44308

FST USA BK B
PO BOX 8650
WILMINGTON DE 19899

GEMB/DILLARDS
PO BOX 981400
EL PASO TX 79998

GEMB/DILLARDS
PO BOX 981400
EL PASO TX 79998

SUMMA, JOANNE -

GEMB/GAP
PO BOX 981400
EL PASO TX 79998

HOME DEPOT
PO BOX 689100
DES MOINES IA 50368

HSBC/NEIMN
PO BOX 15221
WILMINGTON DE 19850

INDYMAC MORTGAGE
PO BOX 4045
KALAMAZOO MI 49003

ING DIRECT
1 S ORANGE ST
WILMINGTON DE 19801

MACY'S DEPT STORE NAT BANK
PO BOX 6938
THE LAKES NV 88901

MACY'S VISA
PO BOX 689194
DES MOINES IA 50368

MCYDSNB
9111 DUKE BLVD
MASON OH 45040

NEIMAN MARCUS
PO BOX 729080
DALLAS TX 75372

NORDSTROM FSB
PO BOX 6565
ENGLEWOOD CO 80155

ONEWEST BANK
6900 BEATRICE DR
KALAMAZOO MI 49009

SUMMA, JOANNE -

ONEWEST BANK/INDYMAC MORTGAGE
6900 BEATRICE DR
KALAMAZOO MI 49009

PARKSIDE @ BUCKEY HOA
C/O MORRISON GROUP, INC.
PO BOX 39242
BUCKEYE AZ 85326

REGIONS MORTGAGE
PO BOX 18001
HATTIESBURG MS 39404

SEARS CREDIT ACARD
PO BOX 688957
DES MOINES IA 50368

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117

THD/CBSD
PO BOX 6497
SIOUX FALLS SD 57117

US AIRWAYS BARCLAYS BANK
PO BOX 23066
COLUMBUS GA 31902

US ARIWAYS CARD SERVICES
BOX 13337
PHILADELPHIA PA 19101

VISDSNB
9111 DUKE BLVD
MASON OH 45040

WELLS FARGO BANK
PO BOX 3908
PORTLAND OR 97208

WELLS FARGO BANK
711 W BROADWAY RD
TEMPE AZ 85282

SUMMA, JOANNE -

WELLS FARGO CARD SERVICES
PO BOX 30086
LOS ANGELES CA 90030

WFNNB/ARHAUS FURNITURE
4590 E BROAD ST
COLUMBUS OH 43213