

B1 (Official Form 1) (4/10)

United States Bankruptcy Court District of Maryland		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Beard, Riley John		Name of Joint Debtor (Spouse) (Last, First, Middle): Beard, Regina Lorraine
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): Reginia L Beard
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3579		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0092
Street Address of Debtor (No. & Street, City, State & Zip Code): 19500 Aquasco Rd Aquasco, MD ZIPCODE 20608		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 19500 Aquasco Rd Aquasco, MD ZIPCODE 20608
County of Residence or of the Principal Place of Business: Prince George's		County of Residence or of the Principal Place of Business: Prince George's
Mailing Address of Debtor (if different from street address): ZIPCODE		Mailing Address of Joint Debtor (if different from street address): ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE		
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 <hr/> 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 checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-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 checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input 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		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Beard, Riley John & Beard, Regina Lorraine	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: center;">X _____ Signature of Attorney for Debtor(s) Date</p>		
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 a 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 or lessor that obtained judgment)			

(Address of landlord or lessor)			
<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):

Beard, Riley John & Beard, Regina Lorraine

Signatures

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 State 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.

/s/ Riley John Beard

Signature of Debtor

Riley John Beard

/s/ Regina Lorraine Beard

Signature of Joint Debtor

Regina Lorraine Beard

Telephone Number (If not represented by attorney)

December 16, 2010

Date

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.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

/s/ John D. Burns

Signature of Attorney for Debtor(s)

**John D. Burns 22777
The Burns LawFirm, LLC
6303 Ivy Lane Suite 102
Greenbelt, MD 20770
(301) 441-8780 Fax: (301) 441-9472
burnslaw@burnslaw.algxm.com**

December 16, 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 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); 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

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

Date

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:

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.*

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 Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**United States Bankruptcy Court
District of Maryland**

IN RE:

Case No. _____

Beard, Riley John

Chapter 11

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
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/ Riley John BeardDate: December 16, 2010

Certificate Number: 01356-MD-CC-012172365



01356-MD-CC-012172365

CERTIFICATE OF COUNSELING

I CERTIFY that on August 30, 2010, at 9:30 o'clock PM EDT, Riley Beard received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Maryland, 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 internet and telephone.

Date: August 30, 2010 By: /s/Victoria Skinner

Name: Victoria Skinner

Title: Certified 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 Maryland

IN RE:

Case No. _____

Beard, Regina Lorraine

Chapter 11

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
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.

[X] 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/ Regina Lorraine Beard

Date: December 16, 2010

Certificate Number: 01356-MD-CC-012172364



01356-MD-CC-012172364

CERTIFICATE OF COUNSELING

I CERTIFY that on August 30, 2010, at 9:30 o'clock PM EDT, Reginia Beard received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Maryland, 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 internet and telephone.

Date: August 30, 2010 By: /s/Victoria Skinner

Name: Victoria Skinner

Title: Certified 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 Maryland**

IN RE:

Case No. _____

Beard, Riley John & Beard, Regina LorraineChapter **11**

Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	312,423.19 Collateral: 230,000.00 Unsecured: 82,423.19
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	196,378.49 Collateral: 151,500.00 Unsecured: 44,878.49
FIA Card Services PO Box 15019 Wilmington, DE 19850-5019				44,441.71
Bank Of America Home Loan Servicing, LP PO Box 5170 Simi Valley, CA 93062-5170		Bank loan	Contingent	191,370.80 Collateral: 149,000.00 Unsecured: 42,370.80
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	195,368.01 Collateral: 159,000.00 Unsecured: 36,368.01
Chase 800 Brooksedge Blvd Columbus, OH 43081				21,106.86
Bank Of America Home Loan Servicing, LP PO Box 5170 Simi Valley, CA 93062-5170		Bank loan	Contingent	174,123.51 Collateral: 154,500.00 Unsecured: 19,623.51
SunTrust Inc. PO Box 79079 Baltimore, MD 21279-0079		Bank loan		19,527.80
Bank Of America Home Loan Servicing, LP PO Box 5170 Simi Valley, CA 93062-5170		Bank loan	Contingent	172,631.43 Collateral: 154,000.00 Unsecured: 18,631.43
American Home Mortgage Servicing, Inc 15255 Beltline Rd Coppell, TX 75019		Bank loan	Contingent	162,678.00 Collateral: 145,500.00 Unsecured: 17,378.00

Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	199,787.57 Collateral: 182,500.00 Unsecured: 17,287.57
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	168,616.26 Collateral: 155,500.00 Unsecured: 13,116.26
Sears Mastercard PO Box 6282 Sioux Falls, SD 57117-6282				7,704.73
GE Money Bank Attn: Bankruptcy Dept PO Box 103106 Roswell, GA 30076				7,579.70
Capital One Bank (USA), NA 4851 Cox Road Glen Allen, VA 23060	Lyons, Doughty, Veldheus PO Box 1269 Mt Laurel, NJ 08054		Contingent Disputed	7,225.30
Sears / CBSD PO Box 6283 Sioux Falls, SD 57117-6283				7,170.26
Capital One PO Box 30273 Salt Lake City, UT 84130-0273			Contingent	4,157.02
Chase 800 Brookside Blvd Columbus, OH 43081				3,389.70
GE Money Bank Attn: Bankruptcy Dept PO Box 103106 Roswell, GA 30076				2,834.27
GE Money Bank Attn: Bankruptcy Dept PO Box 103106 Roswell, GA 30076				2,646.79 Collateral: 0.00 Unsecured: 2,646.79

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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 16, 2010 Signature /s/ Riley John Beard
of Debtor Riley John Beard

Date: December 16, 2010 Signature /s/ Regina Lorraine Beard
of Joint Debtor Regina Lorraine Beard
(if any)

United States Bankruptcy Court
District of Maryland

IN RE:

Case No. _____

Beard, Riley John & Beard, Regina Lorraine

Chapter **11**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: December 16, 2010

Signature: /s/ Riley John Beard
Riley John Beard

Debtor

Date: December 16, 2010

Signature: /s/ Regina Lorraine Beard
Regina Lorraine Beard

Joint Debtor, if any

American Home Mortgage Servicing, Inc
15255 Beltline Rd
Coppell, TX 75019

Aurora Loan Services
10350 Park Meadows Dr
Littleton, CO 80124

Bank Of America Home Loan Servicing, LP
PO Box 5170
Simi Valley, CA 93062-5170

Bannister Neighborhood Assoc
1001 Armes Dr
Waldorf, MD 20602

Capital One
PO Box 30273
Salt Lake City, UT 84130-0273

Capital One Bank (USA), NA
4851 Cox Road
Glen Allen, VA 23060

Chase
800 Brooksedge Blvd
Columbus, OH 43081

Chase Auto Finance
2000 Marcus Ave
PO Box 5210
New Hyde Park, NY 11042

Civil Process Clerk, Rod J Rosenstein, Esq
US Attny For The District Of Maryland
6500 Cherrywood Ln
Greenbelt, MD 20770

Comptroller Of Maryland
Revenue Administration Division
Annapolis, MD 21411

Countrywide Home Loan
PO Box 650070
Dallas, TX 75266

Darryl Garland
4030 Bluebird Dr
Waldorf, MD 20602

Deborah Watson
139 Kalmia Ct
La Plata, MD 20646

Demetria Thomas
3474 Maddox Ct
Waldorf, MD 20602

Dexter Sellman
Cecelia Sellman
5504 Keppler Rd
Temple Hills, MD 20748

Directv
PO Box 6550
Greenwood Village, CO 80155-6550

EMC Mortgage Corporation
PO Box 619063
Dallas, TX 75261-9063

Eric Holder, Attny Gnrl Of The US
US Dept Of Justice
950 Pennsylvania Ave, NW
Washington, DC 20530

Ethel Greene
John Green
4103B Rookwood Pl
Waldorf, MD 20602

FIA Card Services
PO Box 15019
Wilmington, DE 19850-5019

Gail Bulter
Sandy Burroughs
4346 Eagle Ct
Waldorf, MD 20602

GE Money Bank
332 Minnesota
St Paul, MN 55101

GE Money Bank
Attn: Bankruptcy Dept
PO Box 103106
Roswell, GA 30076

Indymac
6900 Beatrice Dr
Kalamazoo, MI 49009

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Juanette Sullivan
4124 Bluebird Dr
Waldorf, MD 20602

Kent Square
PO Box 2745
La Plata, MD 20646

Lancaster Neighborhood Assoc
4150 Lancaster Circle
Waldorf, MD 20603

Lancaster Townhome Association
7700 Old Branch Ave
Clinton, MD 20735

Lyons, Doughty, Veldheus
PO Box 1269
Mt Laurel, NJ 08054

Nationstar Mortgage, LLC
350 Highland Dr
Lewisville, TX 75067

Office Of Finance, Prince George's Cnty
Treasury Division
14741 Governor Oden Bowie Dr
Upper Malboro, MD 20772

Office of the US Trustee
6305 Ivy Ln Ste 600
Greenbelt, MD 20770

Potomac Mews Community Assoc
PO Box 524
Indian Head, MD 20640

Prairie West Condo
740 S 75th St
Omaha, NE 68114

Richard Russell, Revenue Officer
IRS Special Procedures Branch
31 Hopkins Plaza Ste 1140
Baltimore, MD 21201

Saundra Burroughs
8 Chinaberry Lane
Indian Head, MD 20640

Sears / CBSD
PO Box 6283
Sioux Falls, SD 57117-6283

Sears Mastercard
PO Box 6282
Sioux Falls, SD 57117-6282

SMECO
PO Box 1937
Hughesville, MD 20637-1937

Sophia Williams Poole
4031 Bluebird Dr
Waldorf, MD 20602

State Of Maryland
Central Collections Unit
300 W Preston St 5th Flr
Baltimore, MD 21201

SunTrust Consumer Loan Payments
PO Box 85052
Richmond, VA 23258

SunTrust Inc.
PO Box 79079
Baltimore, MD 21279-0079

Total Package
PO Box 477
Brandywine, MD 20813

TR Lance Contee
Shawna Shears
4153 Bluebird Dr
Waldorf, MD 20602

Verizon - Bankruptcy
PO Box 3037
Bloomington, IL 61702-3037

**United States Bankruptcy Court
District of Maryland**

IN RE:

Case No. _____

Beard, Riley John & Beard, Regina LorraineChapter **11**

Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	312,423.19 Collateral: 230,000.00 Unsecured: 82,423.19
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	196,378.49 Collateral: 151,500.00 Unsecured: 44,878.49
FIA Card Services PO Box 15019 Wilmington, DE 19850-5019				44,441.71
Bank Of America Home Loan Servicing, LP PO Box 5170 Simi Valley, CA 93062-5170		Bank loan	Contingent	191,370.80 Collateral: 149,000.00 Unsecured: 42,370.80
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	195,368.01 Collateral: 159,000.00 Unsecured: 36,368.01
Chase 800 Brooksedge Blvd Columbus, OH 43081				21,106.86
Bank Of America Home Loan Servicing, LP PO Box 5170 Simi Valley, CA 93062-5170		Bank loan	Contingent	174,123.51 Collateral: 154,500.00 Unsecured: 19,623.51
SunTrust Inc. PO Box 79079 Baltimore, MD 21279-0079		Bank loan		19,527.80
Bank Of America Home Loan Servicing, LP PO Box 5170 Simi Valley, CA 93062-5170		Bank loan	Contingent	172,631.43 Collateral: 154,000.00 Unsecured: 18,631.43
American Home Mortgage Servicing, Inc 15255 Beltline Rd Coppell, TX 75019		Bank loan	Contingent	162,678.00 Collateral: 145,500.00 Unsecured: 17,378.00

Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	199,787.57 Collateral: 182,500.00 Unsecured: 17,287.57
Aurora Loan Services 10350 Park Meadows Dr Littleton, CO 80124		Bank loan	Contingent	168,616.26 Collateral: 155,500.00 Unsecured: 13,116.26
Sears Mastercard PO Box 6282 Sioux Falls, SD 57117-6282				7,704.73
GE Money Bank Attn: Bankruptcy Dept PO Box 103106 Roswell, GA 30076				7,579.70
Capital One Bank (USA), NA 4851 Cox Road Glen Allen, VA 23060	Lyons, Doughty, Veldheus PO Box 1269 Mt Laurel, NJ 08054		Contingent Disputed	7,225.30
Sears / CBSD PO Box 6283 Sioux Falls, SD 57117-6283				7,170.26
Capital One PO Box 30273 Salt Lake City, UT 84130-0273			Contingent	4,157.02
Chase 800 Brookside Blvd Columbus, OH 43081				3,389.70
GE Money Bank Attn: Bankruptcy Dept PO Box 103106 Roswell, GA 30076				2,834.27
GE Money Bank Attn: Bankruptcy Dept PO Box 103106 Roswell, GA 30076				2,646.79 Collateral: 0.00 Unsecured: 2,646.79

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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 21, 2010 Signature /s/ Riley John Beard
of Debtor Riley John Beard

Date: December 21, 2010 Signature /s/ Regina Lorraine Beard
of Joint Debtor Regina Lorraine Beard
(if any)