Case 09-40314	Doc 1	Filed 04/17/09	Entered 04/17/09 17:05:32	Desc Main
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B1 (Official Form 1)(1/08)	DUC	ument	īα	gero	12		
United States Bankruptcy Court Western District of North CarolinaVoluntary Petition							
Name of Debtor (if individual, enter Last, First, Middle): Yelton, Donald				Name of Joint Debtor (Spouse) (Last, First, Middle): Yelton, Joan			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Joint Debtor in the last 8 years 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-4574				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2354			
Street Address of Debtor (No. and Street, City, a 1498 Whitesides Road Forest City, NC		ZIP Code	149		sides Roa	ZIP Code	
County of Residence or of the Principal Place of Rutherford		28043		y of Reside t herford	ence or of the	Principal Place of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	tor (if different from street address):	
	Γ-	ZIP Code	-			ZIP Code	
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor Nature of Business (Form of Organization) (Check one box) Individual (includes Joint Debtors) Health Care Business See Exhibit D on page 2 of this form. Stockbroker Corporation (includes LLC and LLP) Stockbroker Partnership Commodity Broker		fined	 □ Chapt □ Chapt □ Chapt □ Chapt □ Chapt 	the 1 ter 7 ter 9 ter 11 ter 12	r of Bankruptcy Code Under Which Petition is Filed (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
 □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Other □ Other			tates	defined "incurr			
 Filing Fee (Check one box) Full Filing Fee attached 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. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				Debtor is if: Debtor's a to insider all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	Chapter 11 Debtors ness debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D). ncontingent liquidated debts (excluding debts owed) are less than \$2,190,000. with this petition. In were solicited prepetition from one or more accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. THIS SPACE IS FOR COURT USE ONLY 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					THIS SPACE IS FOR COURT USE ONLY		
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000		5,001-),000	□ 50,001- 100,000	OVER 100,000]	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$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	to \$100 to		500,000,001 to \$1 billion			

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B1 (Official Fori	Case 09-40314 Doc 1 Filed 04/17/09 Document	Entered 04/17/09 17:05 Page 2 of 12	:32 Desc Main Page 2
Voluntary		Name of Debtor(s): Yelton, Donald	
(This page mus	st be completed and filed in every case)	Yelton, Joan	
	All Prior Bankruptcy Cases Filed Within Last		ditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debto - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		hibit B whose debts are primarily consumer debts.)
forms 10K an pursuant to S	leted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	have informed the petitioner that [he o 12, or 13 of title 11, United States Cod	in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, le, and have explained the relief available fy that I delivered to the debtor the notice
Exhibit A	A is attached and made a part of this petition.	X <u>/s/ H. Trade Elkins</u> Signature of Attorney for Debtor(s) H. Trade Elkins 29197	April 17, 2009 (Date)
Exhibit I If this is a join	eted by every individual debtor. If a joint petition is filed, eac D completed and signed by the debtor is attached and made a	a part of this petition.	separate Exhibit D.)
	Information Regardin	g the Debtor - Venue	
	(Check any ap	-	
-	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principal asset a longer part of such 180 days than ir	s in this District for 180 a 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 the sought in this District.	in the United States but is a defendar	nt in an action or
	Certification by a Debtor Who Reside (Check all app		ty
	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)		
	Debtor claims that under applicable nonbankruptcy law, th		
	the entire monetary default that gave rise to the judgment f 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)).

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B1 (Official Form 1)(1/08)	Document	Page 3 of 12	Page 3	
Voluntary Petition		Name of Debtor(s): Yelton, Donald		
(This page must be completed and filed in every case	2)	Yelton, Joan		
	Signa			
Signature(s) of Debtor(s) (Individua	al/Joint)	Signature of a Foreign Re	epresentative	
I declare under penalty of perjury that the information petition is true and correct. [If petitioner is an individual whose debts are primarily has chosen to file under chapter 7] I am aware that I m chapter 7, 11, 12, or 13 of title 11, United States Code, available under each such chapter, and choose to proce [If no attorney represents me and no bankruptcy petition petition] I have obtained and read the notice required to I request relief in accordance with the chapter of title 1 specified in this petition.	y consumer debts and hay proceed under , understand the relief eed under chapter 7. on preparer signs the by 11 U.S.C. §342(b).	I declare under penalty of perjury that the info is true and correct, that I am the foreign repress proceeding, and that I am authorized to file thi (Check only one box.) ☐ I request relief in accordance with chapter I Certified copies of the documents required ☐ Pursuant to 11 U.S.C. §1511, I request relief of title 11 specified in this petition. A certiff recognition of the foreign main proceeding	sentative of a debtor in a foreign is petition. 15 of title 11. United States Code. by 11 U.S.C. §1515 are attached. ef in accordance with the chapter fied copy of the order granting	
Tr. /s/ Denold Velten		X Signature of Foreign Representative		
X /s/ Donald Yelton Signature of Debtor Donald Yelton		Signature of Foreign Representative		
X /s/ Joan Yelton Signature of Joint Debtor Joan Yelton		Printed Name of Foreign Representative	3	
Signature of Joint Debtor Joan Tenon		Date		
Telephone Number (If not represented by attorned	ev)			
April 17, 2009	<i>.</i> ,	Signature of Non-Attorney Bankru	ipicy retution Preparer	
Date		I declare under penalty of perjury that: (1) I a preparer as defined in 11 U.S.C. § 110; (2) I	am a bankruptcy petition	
Signature of Attorney*		compensation and have provided the debtor wand the notices and information required und	with a copy of this document	
X /s/ H. Trade Elkins Signature of Attorney for Debtor(s) H. Trade Elkins 29197 Printed Name of Attorney for Debtor(s) Elkins and Elkins		110(h), and 342(b); and, (3) if rules or guidel pursuant to 11 U.S.C. § 110(h) setting a max chargeable by bankruptcy petition preparers, of the maximum amount before preparing an debtor or accepting any fee from the debtor, Official Form 19 is attached.	lines have been promulgated imum fee for services I have given the debtor notice y document for filing for a as required in that section.	
Firm Name		Printed Name and title, if any, of Bankr	upicy Petition Preparer	
228 6th Avenue East Suite 1B Hendersonville, NC 28792		Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)		
Address		preparer.)(Required by 11 U.S.C. § 110	.)	
Email: htelkins 828-692-2205 Fax: 828-692-8469	@prodigy.net			
Telephone Number April 17, 2009				
Date		Address		
*In a case in which § 707(b)(4)(D) applies, this signate certification that the attorney has no knowledge after a information in the schedules is incorrect.		X		
Signature of Debtor (Corporation/Pa	rtnorshin)	Date		
Signature of Debtor (Corporation/Pa	a alersnip)	Signature of Bankruptcy Petition Preparer or		
I declare under penalty of perjury that the information petition is true and correct, and that I have been author on behalf of the debtor.	provided in this rized to file this petition	person,or partner whose Social Security num Names and Social-Security numbers of all of	hber is provided above. ther individuals who prepared or	
The debtor requests relief in accordance with the chapt States Code, specified in this petition.	ter of title 11, United	assisted in preparing this document unless th not an individual:	e bankruptcy petition preparer is	
X				
Signature of Authorized Individual		If more than one person prepared this docum	nent, attach additional sheets	
Printed Name of Authorized Individual		conforming to the appropriate official form f	for each person.	
Title of Authorized Individual		A bankruptcy petition preparer's failure to c title 11 and the Federal Rules of Bankruptcy fines or imprisonment or both 11 U.S.C. §11	Procedure may result in	
Date				

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Western District of North Carolina

Donald YeltonIn reJoan Yelton

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.

 \Box 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 15 days after your bankruptcy case is filed.*

 \Box 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.

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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.]

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Donald Yelton
Donald Yelton

Date: April 17, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Western District of North Carolina

Donald YeltonIn reJoan Yelton

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.

 \Box 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 15 days after your bankruptcy case is filed.*

 \Box 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.

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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.]

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Joan Yelton Joan Yelton

Date: April 17, 2009

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Western District of North Carolina

In re	Donald Yelton Joan Yelton	

Debtor(s)

Case No. 11 Chapter

Desc Main

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]
AFNI P.O. Box 3427	AFNI P.O. Box 3427	Telephone Services, AT&T		1,168.00
Bloomington, IL 61702	Bloomington, IL 61702	Mobility		
AFNI	AFNI	Telephone		82.00
P.O. Box 3427	P.O. Box 3427	Services, MCI		
Bloomington, IL 61702	Bloomington, IL 61702			
Capital One	Capital One	Credit card		46.00
P.O. Box 70884	P.O. Box 70884	purchases		
Charlotte, NC 28272-0884	Charlotte, NC 28272-0884			
Carolina First Bank	Carolina First Bank	Property located at		1,300,000.00
P.O. Box 100201	P.O. Box 100201	2914 Philadelphia		
Columbia, SC 29202	Columbia, SC 29202	Rd, Lawndale, NC 28090		(316,130.00 secured)
Focus Receivables	Focus Receivables Management, LLC	Utility Services.		177.00
Management, LLC	2700 Cumberland Parkway Suite 540	Direct Televison		
2700 Cumberland Parkway	Atlanta, GA 30339			
Suite 540				
Atlanta, GA 30339				
Franklin Collection Services	Franklin Collection Services	Telephone		170.00
P.O. Box 3910	P.O. Box 3910	Services, AT&T		
Tupelo, MS 38801	Tupelo, MS 38801			
GEMB/Lowes	GEMB/Lowes	Credit card		8,800.00
P.O. Box 981064	P.O. Box 981064	purchases		
El Paso, TX 79998	El Paso, TX 79998			
Harley Davidson Credit	Harley Davidson Credit	Harley Davidson		8,979.00
P.O. Box 22048	P.O. Box 22048	Motorcycle		
Carson City, NV 89721-2048	Carson City, NV 89721-2048			(0.00 secured)
J.L Watson & Associates	J.L Watson & Associates	Medical Services,		515.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		
J.L Watson & Associates	J.L Watson & Associates	Medical Services,		138.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		
J.L Watson & Associates	J.L Watson & Associates	Medical Services,		100.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		

Document

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

Joan Yelton In re

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]
J.L Watson & Associates	J.L Watson & Associates	Medical Services,	10 5010jj	75.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		
J.L Watson & Associates	J.L Watson & Associates	Medical Services,		65.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		
Rutherford County Tax	Rutherford County Tax Collector	2008 Real Property		715.87
Collector	P.O. Box 143	Taxes for 1498		
P.O. Box 143	Rutherfordton, NC 28139	Whitesides Road		
Rutherfordton, NC 28139				
Rutherford County Tax	Rutherford County Tax Collector	2008 Real Property		6,949.51
Collector	P.O. Box 143	Taxes for 140 Piney		
P.O. Box 143	Rutherfordton, NC 28139	Ridge Road		
Rutherfordton, NC 28139				
Rutherford County Tax	Rutherford County Tax Collector	2008 Real Property		1,329.67
Collector	P.O. Box 143	Taxes for 1550		
P.O. Box 143	Rutherfordton, NC 28139	Whitesides Road		
Rutherfordton, NC 28139				
Rutherford County Tax	Rutherford County Tax Collector	2008 Real Property		957.18
Collector	P.O. Box 143	Taxes for		
P.O. Box 143	Rutherfordton, NC 28139	1224/1226		
Rutherfordton, NC 28139		Whitesides Raod		
Rutherford County Tax	Rutherford County Tax Collector	2008 Real Property		926.02
Collector	P.O. Box 143	Taxes for 5023 US		
P.O. Box 143	Rutherfordton, NC 28139	64 Hwy		
Rutherfordton, NC 28139				
Rutherford County Tax	Rutherford County Tax Collector	2008 Real Property		767.86
Collector	P.O. Box 143	Taxes for 136		
P.O. Box 143	Rutherfordton, NC 28139	Yelton Circle		
Rutherfordton, NC 28139	Malla Fanna Finan 11			00.004.00
Wells Fargo Financial	Wells Fargo Financial			20,291.00
P.O. Box 13460	P.O. Box 13460			
Philadelphia, PA 19101-3460	Philadelphia, PA 19101-3460			(0.00 secured)

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B4 (Official Form 4) (12/07) - Cont. Donald Yelton In re Joan Yelton

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

We, **Donald Yelton** and **Joan Yelton**, 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 April 17, 2009

Signature /s/ Donald Yelton Donald Yelton

Debtor

Date April 17, 2009

Signature /s/ Joan Yelton Joan Yelton 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.

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AFNI P.O. Box 3427 Bloomington, IL 61702

Capital One P.O. Box 70884 Charlotte, NC 28272-0884

Carolina First Bank P.O. Box 100201 Columbia, SC 29202

Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370

First National Bank P.O. Box 2951 Omaha, NE 68103-2951

Focus Receivables Management, LLC 2700 Cumberland Parkway Suite 540 Atlanta, GA 30339

Franklin Collection Services P.O. Box 3910 Tupelo, MS 38801

GEMB/Lowes P.O. Box 981064 El Paso, TX 79998

Harley Davidson Credit P.O. Box 22048 Carson City, NV 89721-2048

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

J.L Watson & Associates 1530 N. Gate South Durham, NC 27701

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North Carolina Department of Revenue Bankruptcy Department P.O. Box 1168 Raleigh, NC 27602-1168

Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139

Van Winkle Law Firm C/O Mark Pinkston P.O. Box 7376 Asheville, NC 28802

Vanwinkle Law Firm C/O Mark Pinkston P.O. Box 7376 Asheville, NC 28802

Wells Fargo Financial P.O. Box 13460 Philadelphia, PA 19101-3460