B1 (Official Form 1)(1/08)										
United States Bankruptcy C District of Nevada			Court				Voluntai	ry Petition		
Name of Debtor (if individual, enter Last, First, Middle): Williams, Joseph L				Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Joint Debtor in trade names):	n the last 8 years			
AKA WMS Enterprises, LTD, a Nevada limited liability company; AKA Joseph L. Williams, M.D., P.C., a Nevada Professional Corporation; AKA J.L.W., Inc., a Nevada corporation					,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Last four digits of Soc. Sec. or (if more than one, state all) xxx-xx-4093	Individual-Taxpa	yer I.D. (ITI	IN) No./C	Complete El		our digits of e than one, s		r Individual-T	axpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. a 32 Innisbrook Avenue	•	nd State):			Street	Address of	Joint Debtor	(No. and Stre	eet, City, and State)):
Las Vegas, NV				ZIP Code						ZIP Code
County of Residence or of the	Principal Place of	Business:	8	39113	Count	y of Reside	ence or of the	Principal Pla	ce of Business:	
Clark	1					•		•		
Mailing Address of Debtor (if o	different from stre	et address):			Mailir	g Address	of Joint Debt	tor (if differen	t from street addres	ss):
				ZIP Code						ZIP Code
Location of Principal Assets of	Rusiness Debtor									
(if different from street address										
Type of Debto (Form of Organizat		I		of Business one box)			-	•	tcy Code Under W ed (Check one box	
(Check one box)		☐ Health	Care Bus	siness	1.61	☐ Chapt	er 7	_	`	,
■ Individual (includes Joint D See Exhibit D on page 2 of		in 11 U	J.S.C. § 1	al Estate as .01 (51B)	dermed	ined ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition ☐ Chapter 11 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding				
☐ Corporation (includes LLC	•	Railroa Stockb	roker			☐ Chapt			apter 15 Petition fo a Foreign Nonmain	
☐ Partnership		☐ Commo		oker		Спарт	CI 13			
Other (If debtor is not one of t check this box and state type of		Other	Tax-Exe	mpt Entity					of Debts one box)	
		Debtor under T	is a tax-e Title 26 o	, if applicable exempt orgor of the United al Revenue	anization d States	defined "incurr			bı for	ebts are primarily usiness debts.
	ng Fee (Check on	e box)				one box:		Chapter 11 I	Debtors defined in 11 U.S.O	C 8 101(51D)
Full Filing Fee attached Filing Fee to be paid in inst	allments (applica	ble to indivi	iduals onl	ly). Must	Check	Debtor is			r as defined in 11 U.S.K	
attach signed application fo is unable to pay fee except					or ¬	Debtor's a	aggregate nor	ncontingent lie are less than	quidated debts (exc \$2,190,000.	eluding debts owed
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Check	all applica A plan is Acceptant	ble boxes: being filed water tes of the plan	ith this petition				
Statistical/Administrative Info		for distribut	tion to un	secured or	ditors			THIS	SPACE IS FOR COU	RT USE ONLY
☐ Debtor estimates that, after there will be no funds avail	any exempt prope able for distribution	erty is exclud	ded and	administrati		es paid,				
Estimated Number of Creditors	200-		5,001- 0,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	00 to \$1 t	o \$10 to] 10,000,001 0 \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	00 to \$1 t	o \$10 to nillion m	10,000,001 o \$50 nil <mark>lio</mark> n	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	to \$1 billion	\$1 billion	dd Doo	vo 1 of 11	
O a	36 03-130	וטורט			crea d	J/UU/U) 03.40.	l laç		

Page

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Williams, Joseph L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10O) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} _/s/ Edward S. Coleman, Esq. NV # March 6, 2009 Signature of Attorney for Debtor(s) (Date) Edward S. Coleman, Esq. NV # 601 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? Yes, and Exhibit C is attached and made a part of this petition. 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.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) 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. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. 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) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) 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 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. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

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

Name of Debtor(s):

Williams, Joseph L

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/ Joseph L Williams

Signature of Debtor Joseph L Williams

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 6, 2009

Date

Signature of Attorney*

X /s/ Edward S. Coleman, Esq. NV

Signature of Attorney for Debtor(s)

Edward S. Coleman, Esq. NV # 601

Printed Name of Attorney for Debtor(s)

Coleman Law Associates

Firm Name

9708 South Gilespie Street Suite A-106

Address

Email: bmeyer@coleman4law.com 702-699-9000 Fax: 702-699-9006

702-099-9000 Fax. 702-099-90

Telephone Number

March 6, 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 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

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 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 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.)

 \mathbf{X}

Date

Address

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:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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

United States Bankruptcy Court District of Nevada

		21501100 01 1 (0 (0000		
In re	Joseph L Williams		Case No.	
		Debtor(s)	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 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.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applica	ble
statement.] [Must be accompanied by a motion for determination by the court.]	
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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 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/ Joseph L Williams Joseph L Williams
Date: March 6, 2009

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Best Case Bankruptcy

Certificate Number: 02910-NV-CC-005886593

CERTIFICATE OF COUNSELING

l CERTIFY that on January 16, 2009	a	t 11:33	o'clock AM EST ,
Joseph Williams		received	from
InCharge Education Foundation, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit o	counseling in the
District of Nevada	, a	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and [1]		
A debt repayment plan was not prepared	If a	lebt repayment j	olan was prepared, a copy of
the debt repayment plan is attached to this	certifica	e.	
This counseling session was conducted by	internet		
Date: January 16, 2009	Ву	/s/Joan Durant	
	Name	Joan Durant	
	Title	Senior Counselo	or

^{*} 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 Nevada

In re	oseph L Williams		Case No.	
		Debtor(s)	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]
American Express	American Express	Miscellaneous	Disputed	15,191.15
Po Box 297871	Po Box 297871	credit card	'	,
Fort Lauderdale, FL 33329	Fort Lauderdale, FL 33329	purchases		
Bank of America	Bank of America	Miscellaneous	Disputed	72,852.13
P.O. Box 17309	P.O. Box 17309	credit card		
Baltimore, MD 21297-1309	Baltimore, MD 21297-1309	purchases		
Bank of Nevada	Bank of Nevada	Line of Credit	Disputed	190,634.69
PO Box 26237	PO Box 26237			
Las Vegas, NV 89126-0237	Las Vegas, NV 89126-0237			
Citizens Automobile Finance	Citizens Automobile Finance	2005 Mercedes	Disputed	27,657.00
P.O. Box 42002	P.O. Box 42002	SL500		
Providence, RI 02940-2002	Providence, RI 02940-2002			(23,000.00
				secured)
Embarq Yellow Pages	Embarq Yellow Pages	Yellow Pages Ad	Disputed	21,000.00
DEX	DEX			
8400 Innovation Way	8400 Innovation Way			
Chicago, IL 60682-0084	Chicago, IL 60682-0084			
GE Healthcare Financial	GE Healthcare Financial Services	Dental Equipment	Disputed	25,000.00
Services	PO Box 414418			
PO Box 414418	Boston, MA 02241-4418			(15,000.00
Boston, MA 02241-4418				secured)
Irwin Union Bank and Trust	Irwin Union Bank and Trust Company	32 Innisbrook	Disputed	503,598.94
Company	401 North Buffalo Drive, Suite 200	Avenue, Las		(1,200,000.00
401 North Buffalo Drive, Suite	Las Vegas, NV 89145	Vegas, Nevada		secured)
200		89113		(2,005,362.00
Las Vegas, NV 89145				senior lien)
Sterling National Bank-Lease	Sterling National Bank-Lease Dept	Laser Equipment	Disputed	85,000.00
Dept	PO Box 1570			(00.000.00
PO Box 1570	New York, NY 10008-1570			(30,000.00
New York, NY 10008-1570			D:	secured)
U.S. Bank	U.S. Bank	Line of Credit	Disputed	112,845.00
P.O. Box 790408	P.O. Box 790408			
Saint Louis, MO 63179-0408	Saint Louis, MO 63179-0408			

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34 (Offi	cial Form 4) (12/07) - Cont.		
In re	Joseph L Williams	Case No.	
	Debtor(s)		

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]
Virtual Bank A Division of Lydian Private Bank 3801 PGA Boulevard, Suite 700 Palm Beach Gardens, FL 33410	Virtual Bank A Division of Lydian Private Bank 3801 PGA Boulevard, Suite 700 Palm Beach Gardens, FL 33410	32 Innisbrook Avenue, Las Vegas, Nevada 89113	Disputed	2,005,362.00 (1,200,000.00 secured)
Washington Mutual Bank, FA P.O. Box 78148 Phoenix, AZ 85062-8148	Washington Mutual Bank, FA P.O. Box 78148 Phoenix, AZ 85062-8148	511 S. Brian Head Blvd., Brian Head, Utah 84719	Disputed	367,200.00 (200,000.00 secured)
Westcliff House 211-401 North Buffalo Drive Las Vegas, NV 89129	Westcliff House 211-401 North Buffalo Drive Las Vegas, NV 89129	Westcliff Lease	Disputed	17,207.68
	DECLADATION UNDER DE			

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

I, **Joseph L Williams**, 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 March 6, 2009	Signature	/s/ Joseph L Williams	
		Joseph L Williams	
		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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Best Case Bankruptcy

Joseph L Williams 32 Innisbrook Avenue Las Vegas, NV 89113

Edward S. Coleman, Esq. NV # Coleman Law Associates 9708 South Gilespie Street Suite A-106

American Express Acct No xxxxxxxxxxx3303 Po Box 297871 Fort Lauderdale, FL 33329

Bank of America Acct No xxxx-xxxx-xxxx-4117 P.O. Box 17309 Baltimore, MD 21297-1309

Bank of Nevada Acct No xxxxx4335 PO Box 26237 Las Vegas, NV 89126-0237

Cal-Western Reconveyance Corporation P.O. Box 22004 525 East Main Street El Cajon, CA 92022-9007

Citizens Automobile Finance Acct No xxxxxx2510 P.O. Box 42002 Providence, RI 02940-2002

Clark County Assessor c/o Bankruptcy Clerk 500 S. Grand Central Parkway Box 551401 Las Vegas, NV 89155-1401

Clark County Treasurer c/o Bankruptcy Clerk 500 S. Grand Central Parkway Box 551220 Las Vegas, NV 89155-1220

Dept. of Employment, Training & Rehab Employment Security Division 500 East Third Street Carson City, NV 89713 Embarq Yellow Pages Acct No xxxxx4946 DEX 8400 Innovation Way Chicago, IL 60682-0084

GE Healthcare Financial Services Acct No xxxxxxx1096 PO Box 414418 Boston, MA 02241-4418

GE Healthcare Finl Svs P.O. Box 414418 Boston, MA 02241-4418

Internal Revenue Service P.O. Box 21126 DPN 781 Philadelphia, PA 19114

Irwin Union Bank and Trust Company Acct No xxxxxx0957 401 North Buffalo Drive, Suite 200 Las Vegas, NV 89145

Nevada Department of Taxation Bankruptcy Section 555 E. Washington Ave., #1300 Las Vegas, NV 89101

Sansone Pecos I 215 LLC 2301 E Sunset Road #8015 Las Vegas, NV 89119

Smith Larsen & Wixom Hills Center Business Park 1935 Village Center Circle Las Vegas, NV 89134

State of Nevada Dept of Motor Vehicles Attn: Legal Division 555 Wrigh Way Carson City, NV 89711

Sterling National PO Box 1570 New York, NY 10008-1570

Sterling National Bank-Lease Dept Acct No xxx-xxxxxx0-001 PO Box 1570 New York, NY 10008-1570 U.S. Bank
Acct No xxxx-xxxx-xxxx-0129
P.O. Box 790408
Saint Louis, MO 63179-0408

United States Trustee 300 Las Vegas Blvd. South #4300 Las Vegas, NV 89101

Virtual Bank Acct No xxxxxx9638 A Division of Lydian Private Bank 3801 PGA Boulevard, Suite 700 Palm Beach Gardens, FL 33410

Washington Mutual Bank, FA Acct No xxxxxx5777 P.O. Box 78148 Phoenix, AZ 85062-8148

Westcliff House Acct No CE7673 211-401 North Buffalo Drive Las Vegas, NV 89129