

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
District of Nevada**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): AC for Less, Inc.	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) 20-3144100	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): 9829 Meandering Creek Court Las Vegas, NV	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 89117	ZIP Code
County of Residence or of the Principal Place of Business: Clark	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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> <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" 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.)	<p align="center">Nature of Business (Check one box)</p> <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	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <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
<p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<p align="center">Nature of Debts (Check one box)</p> <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.

<p align="center">Filing Fee (Check one box)</p> <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.	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <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 type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. 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).
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Statistical/Administrative Information

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 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
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Estimated Assets

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input 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
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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 checked="" type="checkbox"/> \$500,001 to \$1 million	<input 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
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THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): AC for Less, Inc.	
All Prior Bankruptcy Cases 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:
Exhibit A		Exhibit B	
(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.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).	
		X _____ Signature of Attorney for Debtor(s) (Date)	
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 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 type="checkbox"/> 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)			
<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 that obtained judgment)			

(Address of landlord)			
<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 <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): AC for Less, Inc.
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p>_____ Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p>X _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X <u>/s/ Charles T. Wright NV</u> Signature of Attorney for Debtor(s)</p> <p><u>Charles T. Wright NV No.10285</u> Printed Name of Attorney for Debtor(s)</p> <p><u>Piet & Wright</u> Firm Name</p> <p><u>3130 S. Rainbow Blvd. Ste. 304</u> <u>Las Vegas, NV 89146</u></p> <p>_____ Address</p> <p><u>todd@pietwright.com, tiffany@pietwright.com</u> <u>702-566-1212 Fax: 702-566-4833</u></p> <p>_____ Telephone Number</p> <p><u>October 9, 2009</u> Date</p> <p><small>*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.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>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.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ John Bardenhagen</u> Signature of Authorized Individual</p> <p><u>John Bardenhagen</u> Printed Name of Authorized Individual</p> <p><u>President</u> Title of Authorized Individual</p> <p><u>October 9, 2009</u> Date</p>	

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re **AC for Less, Inc.**

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>
American Express P.O. Box 0001 Los Angeles, CA 90096	American Express P.O. Box 0001 Los Angeles, CA 90096	Charge Account		10,000.00
Chase Business P.O. Box 94014 Palatine, IL 60094	Chase Business P.O. Box 94014 Palatine, IL 60094			25,441.11
Citibank Business Bank Loan 100 Citibank Drive Building 1, Floor 1 San Antonio, TX 78245	Citibank Business Bank Loan 100 Citibank Drive Building 1, Floor 1 San Antonio, TX 78245			149,526.58
Citibank Business Bank Loans 100 Citibank Drive Building 1, Floor 1 San Antonio, TX 78245	Citibank Business Bank Loans 100 Citibank Drive Building 1, Floor 1 San Antonio, TX 78245			81,666.63
CitiBusiness Platinum P.O. Box 6235 Sioux Falls, SD 57117	CitiBusiness Platinum P.O. Box 6235 Sioux Falls, SD 57117	Charge Account		18,664.64
Dex P.O. Box 660834 Dallas, TX 75266	Dex P.O. Box 660834 Dallas, TX 75266			35,520.25
Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Automobile		18,686.61
Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Automobile		14,345.87
Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Automobile		13,521.55
Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Ford Motor Credit Company P.O. Box 7172 Pasadena, CA 91109	Automobile		13,521.55
Frank & Lori Bettencourt 10298 Torrey Valley Court Las Vegas, NV 89135	Frank & Lori Bettencourt 10298 Torrey Valley Court Las Vegas, NV 89135	Loan		15,000.00

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

In re AC for Less, Inc.

Case No. _____

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>
Frank & Lori Bettencourt 10298 Torrey Valley Court Las Vegas, NV 89135	Frank & Lori Bettencourt 10298 Torrey Valley Court Las Vegas, NV 89135	Loan		95,000.00
John & Jodi Bardenhagen 9829 Meandering Creek Court Las Vegas, NV 89117	John & Jodi Bardenhagen 9829 Meandering Creek Court Las Vegas, NV 89117	Loan		10,000.00
Las Vegas Billboards 5665 South Valley View Blvd. Las Vegas, NV 89118	Las Vegas Billboards 5665 South Valley View Blvd. Las Vegas, NV 89118			35,000.00
Law Offices of Lerner & Weiss 21550 Oxnard Street, Suite #1060 Woodland Hills, CA 91367	Law Offices of Lerner & Weiss 21550 Oxnard Street, Suite #1060 Woodland Hills, CA 91367	New Hampshire Insurance/National Union Fire Insurance		14,989.00
Mercedes-Benz Financial P.O. Box 9001680 Louisville, KY 40290	Mercedes-Benz Financial P.O. Box 9001680 Louisville, KY 40290	Automobile		65,203.73
Rod Hennessy Advertising 3982 Starfield Lane Las Vegas, NV 89147	Rod Hennessy Advertising 3982 Starfield Lane Las Vegas, NV 89147			4,500.00
Saddleback Association 5116 West Post Road Las Vegas, NV 89118	Saddleback Association 5116 West Post Road Las Vegas, NV 89118			17,827.00
The Law Offices of Gerald A. Phillips P.O. Box 11400 Reno, NV 89510	The Law Offices of Gerald A. Phillips P.O. Box 11400 Reno, NV 89510	First Comp Insurance GRP/Lamont, Hanley & Associates, Inc.		6,386.06
Vengroff, Williams & Associates P.O. Box 4155 Sarasota, FL 34230	Vengroff, Williams & Associates P.O. Box 4155 Sarasota, FL 34230	ANPAC		6,233.17

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

I, the President of the corporation named as 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 October 9, 2009Signature /s/ John Bardenhagen
John Bardenhagen
President

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.

AC for Less, Inc.
9829 Meandering Creek Court
Las Vegas, NV 89117

Charles T. Wright NV
Piet & Wright
3130 S. Rainbow Blvd. Ste. 304
Las Vegas, NV 89146

American Express
Acct No xxxx-xxxxxx-x1001
P.O. Box 0001
Los Angeles, CA 90096

Automated Recovery Systems
Acct No xxxx3811
P.O. Box 82068
5600 W. Spring Mountain Rd., #103
Las Vegas, NV 89146

Chase Business
Acct No xxxx-xxxx-xxxx-1506
P.O. Box 94014
Palatine, IL 60094

Citibank Business Bank Loan
Acct No xxxxxx9267
100 Citibank Drive
Building 1, Floor 1
San Antonio, TX 78245

Citibank Business Bank Loans
Acct No xxxxxx9259
100 Citibank Drive
Building 1, Floor 1
San Antonio, TX 78245

CitiBusiness Platinum
Acct No xxxx-xxxx-xxxx-4584
P.O. Box 6235
Sioux Falls, SD 57117

Coast to Coast Financial Solutions
Acct No xx-xx099-1
101 Hodencamp Road, Suite 120
Thousand Oaks, CA 91360

Dex
Acct No xxxxxx9113
P.O. Box 660834
Dallas, TX 75266

Discrete Wireless
Acct No x2193
P.O. Box AT 952204
Atlanta, GA 31192

Dobberstein & Associates
Acct No x1733
8965 S. Eastern Avenue, Suite 280
Las Vegas, NV 89123

Ford Motor Credit Company
Acct No xxxx2441
P.O. Box 7172
Pasadena, CA 91109

Frank & Lori Bettencourt
10298 Torrey Valley Court
Las Vegas, NV 89135

John & Jodi Bardenhagen
9829 Meandering Creek Court
Las Vegas, NV 89117

Las Vegas Billboards
5665 South Valley View Blvd.
Las Vegas, NV 89118

Law Offices of Lerner & Weiss
Acct No x4022
21550 Oxnard Street, Suite #1060
Woodland Hills, CA 91367

Lease Finance Group
Acct No xxxxxxxxxx2000
P.O. Box 2410
Sioux Falls, SD 57101

Liberty Mutual
Acct No xxxxxx6000
P.O. Box 0992
Carol Stream, IL 60132

Mercedes-Benz Financial
Acct No xxxxxxx5299
P.O Box 9001680
Louisville, KY 40290

Republic Services
Acct No xx-xx099-1
770 East Sahara Avenue
Las Vegas, NV 89104

RMS
Acct No xxxX7128
300 Arboretum Place
P.O. Box 26446
Richmond, VA 23261

Rod Hennessy Advertising
Acct No 2008
3982 Starfield Lane
Las Vegas, NV 89147

Saddleback Association
Acct No xxx-5116
5116 West Post Road
Las Vegas, NV 89118

Sting Surveillance, LLC
Acct No SAI-5231
5 Longevity Drive
Henderson, NV 89014

The Law Offices of Gerald A. Phillips
Acct No Zxx8403
P.O. Box 11400
Reno, NV 89510

Transworld Systems
Acct No xxxW-xxxxxx2734
P.O. Box 1864
Santa Rosa, CA 95402

Travelers Insurance
Acct No xxxX7128
6142 West Sahara Avenue
Las Vegas, NV 89146

Vengroff, Williams & Associates
Acct No xxxX0901
P.O. Box 4155
Sarasota, FL 34230

Xerox

Xerox Capital Services, LLC
Acct No xxxxx9682
P.O. Box 660501
Dallas, TX 75266